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OUR LORD AND OURS

Stewardship in Missions

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OUR LORD AND OURS

STEWARDSHIP IN MISSIONS

By

P. E. BURROUGHS

Secretary Department of Church Administration, Baptist Sunday School Board

NASHVILLE, TENNESSEE
SUNDAY SCHOOL BOARD
OF THE
SOUTHERN BAPTIST CONVENTION

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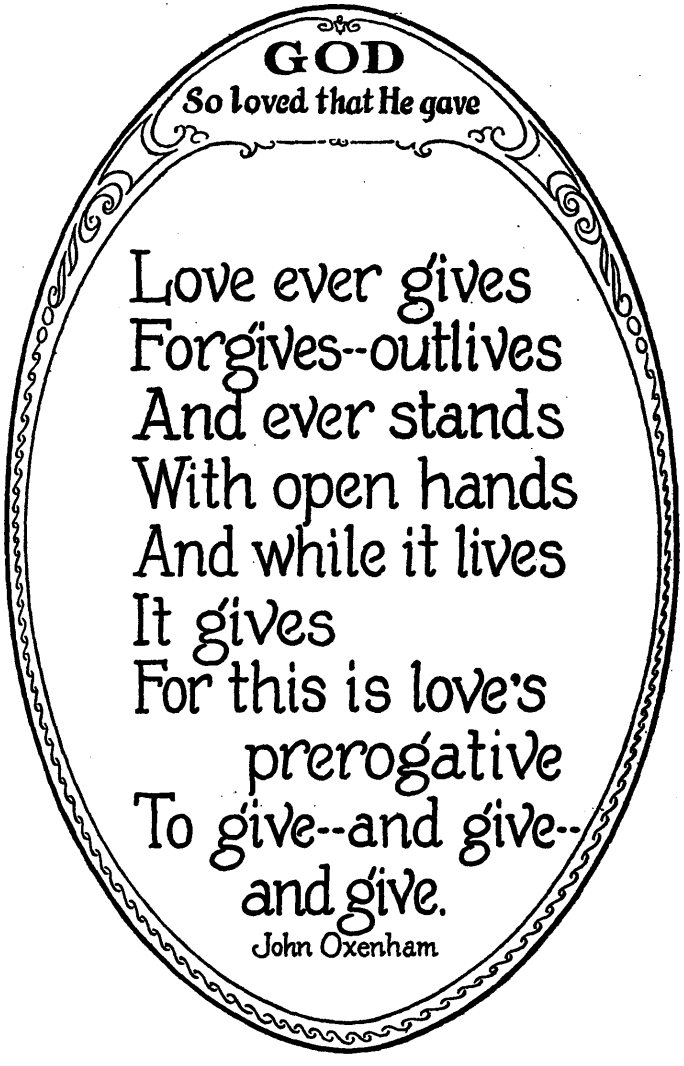
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GOD
So loved that He gave
Love ever gives
Forgives--outlives
And ever stands
With open hands
And while it lives
It gives
For this is love's
prerogative
To give--and give--
and give.
John Oxenham

FOREWORD

Our Lord and Ours. Ours is stewardship. When Jesus becomes our Lord, we become his stewards. There can be no Lordship on the part of Jesus without stewardship on the part of his followers. Lordship implies stewardship; one cannot exist without the other. The call to acknowledge Lordship is a call to accept stewardship. Confessedly stewardship is a vastly comprehensive conception. Its breadth and reach are too great for its full treatment in such a manual as we here propose.

Stewardship in Missions. We therefore limit ourselves to the discussion of stewardship as it may find expression in the missionary extension of Christ's realm. "As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God" (1 Peter 4: 10). This ministry of stewardship is thus primarily a missionary ministry. Beginning in one's own community and over against one's own house it will not stay its efforts and its gifts until it reaches the uttermost parts of the earth.

Missions must wait upon stewardship. Mission zeal can never go beyond stewardship loyalty. Stewardship is the handmaiden of missions. Mission movements halt because they have not been supported by stewardship teaching and practice. Giving, persistent and perennial giving, must base itself upon stewardship. If the Christian world would produce a generation of givers, the Christian world must first produce a generation of

stewards. This manual has been written under the conviction that a supreme need of present-day Christianity is to set stewardship in the center of all missionary endeavor. Missions is of course conceived in the broad sense, as beginning in the support of one's own church and the sending of the gospel message through that church into all the world. "God was in Christ reconciling *the world* unto himself." Christ is in the believer on that same reconciling mission; for every believer "the field is the world."

For those who will teach this manual, a Teacher's Guide is provided. The Guide offers suggestions, outlines, illustrations and other helpful material. It will be sent without charge to class teachers on request addressed to the Church Administration Department, Baptist Sunday School Board, Nashville, Tennessee.

P. E. B.

DIRECTIONS FOR THE STUDY OF THIS BOOK

1. *Lesson Assignments.*

Ordinarily one chapter will constitute a proper lesson assignment. Classes in training schools may have eight lesson periods, using one period for review and one for the examination, thus utilizing the usual ten periods.

2. *Examinations.*

(1) The teacher will conduct a written examination at the close of the study of the book.

(2) The questions may be selected by the class teacher from the list of questions given at the close of the book. The teacher will ask that each one sign this statement: "I have neither given nor received help during this examination."

(3) Members of the class will be asked to answer the questions at one sitting without the textbook or help of any kind.

(4) The class teacher will examine the papers of the class, and on blanks, which will be furnished for the purpose, will send the names of those who make the required grade of 70 per cent to the Department of Church Administration, Baptist Sunday School Board, Nashville, Tennessee. The proper award will be sent.

3. *Individual Students May Pursue the Study in Their Own Way.*

When they are ready for examination they will apply for a list of questions with necessary instructions. The questions will be selected from the list given at the close of the book.

I

OURS: STEWARDSHIP

For the case is that of a man going abroad, who summoned his servants and handed over his property to them; to one he gave twelve hundred pounds, to another five hundred, and to another two hundred and fifty; each got according to his capacity. Then the man went abroad. . . . Now a long time afterwards the master of those servants came back and settled accounts with them.—Matthew 25: 14, 15, 19 (Moffatt's Translation).

The story is simple, easy, transparent. We love it, as we love other stories which Jesus related, because it is so simple and easy. It was a story made familiar by frequent repetition in Christ's day. The man owned slaves. He *owned* them. They were *slaves*. They had no right to own property. They were themselves property. The master, wishing to make a long journey into a distant land, called these servants and delivered to them his goods. To one he gave $6,000; to another he gave $2,500; to another he gave $1,250. He gave to each one according to his demonstrated ability. They knew well what was expected of them, because such transactions were not uncommon in that day. The master trusted them. He left no overseer. There were no detectives; there was no espionage. The servants were to have their living and each was to determine for himself just what were his living needs. After a long time the master came back and settled accounts with the servants.

The man going abroad is the Lord Jesus. The servants are the followers of Jesus. The entrusted goods are the properties, the material substance, which the Lord gives to his followers. The properties thus held by our Lord's followers remain the properties of their Lord. Believers in Jesus are thus to hold their material possessions as entrustments from God.

The story finds nothing in present-day life which can parallel it and by which we can interpret it. Slaves in the Oriental lands were often intelligent, industrious, and entirely dependable. Thus Joseph was at one time a slave in the house of Potiphar, and we are told that Joseph's master "left all that he had in Joseph's hand; and he knew not ought he had, save the bread which he did eat" (Gen. 39: 6).

This is the New Testament teaching concerning stewardship. Jesus makes it so clear that he who runs may read. Believers are not owners. They are themselves owned. Their possessions are not their own; they belong to God. The early church measured up to this standard: "And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own" (Acts 4: 32).

Paul caught up the same teaching and passed it on. It was his custom to sign himself the "slave" of Jesus. This was no pious pretense. Paul's daily attitude, his constant bearing, was that of a slave purchased by the Lord Jesus. He said to the Corinthians: "Ye are not your own; ye are bought with a price." Believers, bought with the precious blood of Jesus, belong to God. Since

they are God's, their property, their material substance, is likewise God's. They are not owners; they are stewards. They are not owners; they are trustees. Theirs is God's. There is a difference between ownership and possession. This is the clear teaching of the New Testament.

Stewardship in the Old Testament

The Old Testament likewise rings clear as regards God's ownership and man's stewardship. "In the beginning God created the heavens and the earth." God created the earth. It is therefore his own. He created it for purposes dear to himself. It is his own. When God had created the man and the woman he blessed them and said unto them, "Be fruitful and multiply, and replenish the earth, and subdue it, and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth" (Gen. 1: 28). There is no hint here that God ever relinquished his claims or gave up his ownership. There is not such a hint anywhere in the Scriptures. Man is to subdue and have dominion. He has not been unfaithful here. In ways which are marvelous man has subdued and has exercised dominion. In the depths beneath the surface of land and sea, in the air, everywhere, man has triumphed and subdued. He wields power and exercises dominion. He has literally and wonderfully obeyed the divine injunction. He has not failed to subdue and have dominion. Alas, that he should so far and so often have forgotten God's ownership and that he should have obscured his own stewardship.

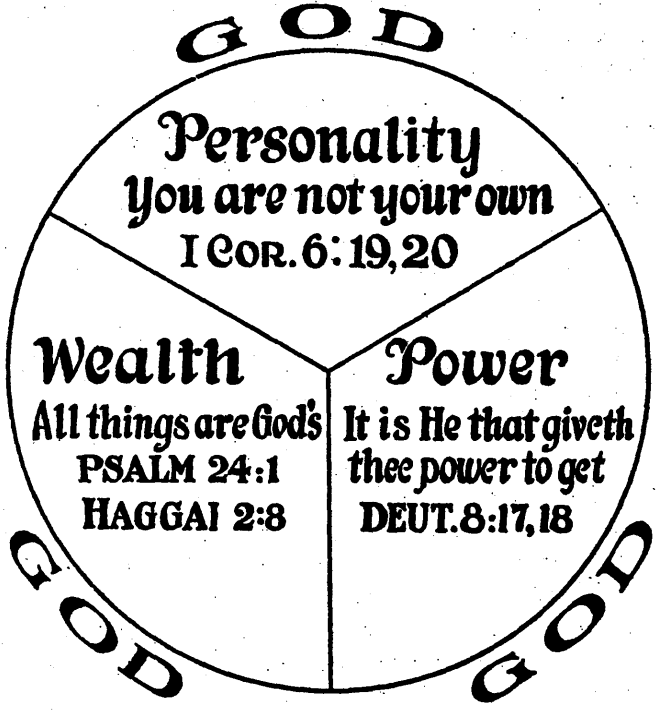
God wrote into the Levitical system this teaching; he everywhere emphasized the fact of his ownership. The land? It was to be God's forever. "The land is mine" (Lev. 25: 23). Lest the people of Israel should forget and seek to claim the land as their own, God ordered that in every fiftieth year any parcel of land which, through misfortune or shiftlessness, had been alienated should revert to its original holder.

In Israel's book of Psalms, the divine Spirit declares, "The earth is the Lord's and the fulness thereof; the world and they that dwell therein." Thus God's ownership of the land is declared anew. "The earth is the Lord's." And not only does the land belong to God, but "the fulness thereof." Its fruits, its products, its fulness, also belong to God.

In one of the most memorable of his addresses, Moses enumerates the wonderful things which God had wrought for Israel. He reaches the highest height when he says, "But thou shalt remember the Lord thy God; for he it is that giveth thee power to get wealth" (Deut. 8: 18).

David, in his memorable prayer, offered in connection with the building of the temple (Chron. 29), beautifully recognizes divine ownership.

> Thine, O Lord, is the greatness, and the power . . . and the majesty; for all that is in the heaven and in the earth is thine; thine is the Kingdom, O Lord, and thou art exalted as head above all; and in thine hand it is to make great, and to give strength unto all . . . But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come of thee, and of thine own have we given thee . . . O Lord our God, all this store . . . cometh of thine hand, and is all thine own.



KEPT FOR THE MASTER'S USE

The Basis for God's Claim of Ownership

Our Lord's ownership and his claim on his followers as stewards are based primarily on creation, redemption, and providence.

1. *Creation.* God created all men and all things. Thus God became the rightful owner of all men and all things. Since God calls men into being and creates all material wealth, he is the owner of all. This creative work of God was prompted by grace. His purpose of grace can only be realized when men acknowledge his ownership and live as stewards.

2. *Redemption.* The fact that God created all men and all things is sufficient to justify his claim of ownership and his demand for stewardship. But God in infinite grace goes further and redeems men. He gave his only begotten Son as a ransom; "who his own self bare our sins in his own body." Our Lord paid the purchase price and redeemed men. Thus he confirmed and strengthened his claim of ownership. Through Paul he said, "Ye are not your own; ye are bought with a price." Our Lord's right of ownership and our obligation of stewardship are not mere theories; they are not figures of speech. They are deep verities; they are real and vital facts.

3. *Providence.* Our Lord upholds all things with the might of his power. He holds the earth and the sun and the planets in their courses. He gives his children food and raiment, with all needed blessings. From him comes down every good and perfect gift. Thus our Lord reinforces his claims on his people.

Isaiah suggests this three-fold basis of claim on the part of Jehovah in chapter 43: 1.

(1) Creation: "But now thus saith the Lord that created thee."

(2) Redemption: "Fear not; for I have redeemed thee."

(3) Providence: "I have called thee by thy name; thou art mine."

Thus God's claims upon us are well based. These claims could easily be supported in any court of justice. No judge and no jury would hesitate to uphold them. No attorney would doubt as to the outcome of a trial testing these claims. The case is going to trial daily and believers are themselves the judge, the jury. Theoretically the right verdict is clear; practically and actually God's claims are all too often denied.

Mr. Brown in a Modern Parable

Mr. Brown is a thrifty farmer. His books, just closed, show that his profits amounted to something more than $2,000 for the past year. Whose money is this? Mr. Brown will say, "It is mine." Well, it stands to his credit in the bank. Farther back lies the question, Whose farm is this? Mr. Brown will promptly answer, "It is mine." Let us see. Ten years ago Mr. Brown purchased that farm. For five years he paid on the debt and gradually reduced it until the mortgage was removed. His friends congratulated him; his family was happy. Since that time Mr. Brown has many times walked over the farm and noted its water courses and its fertility. Secretly he has said, "It is mine." But is it Mr. Brown's? Has Mr. Brown forgotten the word of Jehovah, "The land is mine," "The earth is the Lord's"? When did God relinquish the ownership of that farm to someone else?

Once the Indians held it. The whites drove them off. Perhaps the state made a "grant" of that land. But did the state own it? The state merely guarantees the title and protects Mr. Brown in its possession. Mr. Brown is a God-fearing man. When he thinks things through he will say, "The farm is God's." He will write across the title deed, "The earth is the Lord's."

But this fruit of the farm? That is different. Again Mr. Brown says, "That is mine." Yes, it is the fruit of his own toil. But is it Mr. Brown's? Does he forget the word which says, "The earth is the Lord's and *the fulness thereof"?* Who gave Mr. Brown power to get this wealth? Who gave the rain, the snow, the sunshine? When Mr. Brown thinks again, he will bow his head and say, "I was wrong. I spoke hastily. The year's profits, along with the farm itself, belong to God. It is God that giveth me power to get wealth." This farmer will not forget that he brought nothing into the world and that he is to take nothing out. God is supreme owner. Mr. Brown merely acts as God's agent, God's steward.

In theory we cheerfully accept it. God is owner; I am God's trustee, God's steward. In theory—yes it is easy. The words slip glibly from our lips. The parable of Jesus—the parable of the entrusted property? Yes, it is simple and transparent. Transparent? Yes, it seems transparent and easy and simple. But there are depths which lie hidden beneath the surface. It is a hard word; who can bear it? The believer cannot "own" property. He is himself the slave of another. Himself with all that he possesses or acquires belongs to God. As a theory it is beautiful. Did Jesus really mean it? It is in direct conflict with the drift of human thought. Is it visionary?

Is it impractical? Let Jesus' own life interpret his teaching. Let the life of Paul interpret. Let your own heart speak out of its depths. It is a hard saying, who can bear it? "It is as high as heaven, what canst thou do; deeper than hell, what canst thou know?"

Property is One's Self

My property! What does Jesus say of it? What claims has God upon it? The word itself gives no light. "Property" is from the Latin, *propria,* which is our word *proper.* It is what is *proper* to a man, like his proper name. It is material substance which is *proper* to a man, which stands in a distinct and special relation to him. One's property is really one's self. Dr. A. F. Schauffler said it so well that we all follow him. I am, we will say, a laborer. My service is worth three dollars per day. I contract with some man and labor six days. Saturday night I receive eighteen dollars. That eighteen dollars is myself. It is my muscle, my very self. It is a week of myself. I walk down home with a week of myself in my pocket.

I am a clerk. I work all the week. Saturday night I receive forty dollars. I walk home with a week of myself in my pocket.

I am owner and manager of a department store. My responsibilities are great and my earnings are correspondingly great. At the end of the week I receive $500. That is myself. That is one week of myself.

Since property is myself and since I have acknowledged God as my owner and my sovereign, my property is God's and to God I must give an accounting for its use and its management.

Certain Essential Difficulties

We face difficulties in our effort to grasp the full meaning of stewardship. Some difficulties arise out of our preconceived ideas of property and property rights. These ideas are the result of many blending streams. Our conceptions, or rather our misconceptions, of property rights are the result of a blending of pagan with Christian ideals. Our present civilization is a melting-pot into which have been poured many distinct philosophies. Currents out of many countries and many ages are meeting in our time. It is difficult to distinguish between deposits which are pagan and those which are Christian.

Someone tells of an Irishman who was asked for direction to the town of Ballentine. He hesitated a moment and then said, "Sure, and if it was to Ballentine I was going, it is not from here that I would be starting." It must be somewhat similar with us as we seek to know the mind of Jesus with reference to property. We can only go where we ought to go by harking back to the first century and taking our place beside our Lord to hear what he has to say and to let him lead us where he will.

Not the least among the difficulties which we must encounter lies in the language upon which we must depend for the conveyance of our ideas. Our language, like our ideas, is tinged with pagan conceptions. I speak of *ours*. Then I must pause to say that *ours* is not ours; *ours* is our Lord's. I speak of property. But our conception of property is essentially pagan and not Christian. I must therefore pause to say that *property* is not really *property*. Believers have no real property rights. They are

themselves owned; they cannot really own. For believers, "to own is to owe." Believers are not their own; they are bought with a price. Believers may possess, but they cannot own. We must mark the distinction between possession and ownership.

Jesus Faced These Difficulties

Our Lord clearly felt the same difficulty regarding language as we ourselves feel. The language of his day, like the language of our day, did not lend itself to conveying clearly the great thoughts which he wished to express. For this reason, we may well believe, our Lord resorted to the use of parables. Parables are pictures, and pictures speak a universal language. People of all times and all languages can interpret pictures and understand their meaning. This may account for the fact that our Lord when he would teach concerning property presented his teaching in parables. Here is a living picture. We have seen it before. It will help us to look at it again.

> Why, it is like a man who, when going on his travels, called his servants and entrusted his property to their care. To one he gave five talents, to another two, to another one—to each according to his capacity; and then started from home.—Matthew 25: 14, 15 (Weymouth's Translation).

One can scarcely miss the meaning of the picture. The master owns the servants. He entrusts "his property" to their care. The property was his before he gave it to the servants and, of course, it was his after he gave it to them. After a lapse of time the master of those servants returned and had a reckoning with them. He asked his servants to give back to him what he had entrusted to them. They had a right to a living and they must

themselves determine the scale of this living, but they must return to the master that which is his own.

Our property is ours *by grace.* There is a glorious old doctrine of salvation by grace. In this doctrine the Lord's people have gloried through the ages. There is a similar and consequent doctrine of property. It is by grace. Property, like salvation, is not of works lest any man should boast. Property, like salvation, must be worked out with fear and trembling. It is grace that bestows the power to get wealth, and we hold wealth only by grace.

Stewardship Levels Up

The stewardship which Jesus taught levels up all property and makes it all equally the Lord's. It likewise levels up all time and makes all time equally the Lord's. Not one-seventh of our time alone belongs to God, but all of our time. Jesus lifted all the days and gave them a high sanctity. Monday is sacred to work, while Sunday is sacred to rest. Jesus counts work as holy as rest. Monday is devoted to labor, while Sunday is sacred to worship; but there may be as sincere worship in the labor of Monday as in the public service of Sunday. Jesus leveled up the days and made them all sacred. He claims as his own all of the days. Likewise Jesus reckons all property and all possessions as his own. We may not say that any part is his, if in doing so we imply that other parts are not his. That which we keep for our own use is his and is to be held as sacred as that which we lay on the altar for his special service. Our Lord's teaching and claim of ownership obliterates distinctions

between the secular and the sacred. He claims all time and all property as his own and thus makes all sacred.

Some May Be Excused

This teaching concerning God's ownership and man's stewardship is fundamental. It is of the essence of Christ's gospel; stewardship is discipleship. We cannot make men Christ's disciples without making them Christ's stewards. There are four men who may possibly plead immunity from the binding claims of stewardship. These are:

(1) The imbecile. He is not capable of understanding. He is to be excused.

(2) The atheist. The man who denies the being of God cannot be expected to recognize God's ownership nor his own stewardship.

(3) The criminal. The man who openly flouts law and defies God can hardly be expected to acknowledge his stewardship relation to God.

(4) The unbeliever. The man who lives in open rebellion toward God, who refuses to trust and serve him, cannot be expected to honor God as the supreme owner or to accept his own obligation as a trustee of God.

We have suggested that God's claims of ownership rest on creation, redemption, and providence. Men who reject Christ's redemption are still bound by the claims of creation and providence. Does a rejection of the salvation purchased by the death of God's Son relieve from the claims of God which are based on the facts of creation and providence? Surely for the man who accepts and loves God, there should be no need for argument. It should be natural and inevitable for such a man to

acknowledge God as the great owner and to confess himself the willing and obedient servant of God.

The heart of man cries out for some greater being to own, to control. A sense of our complete dependence on God must bring comfort and strength as it must also be pleasing to God. A little child was lost on the busy downtown streets of a large city. A big policeman drew the child to him, quieted his sobs, and sought to learn who he was. At first the child was shy and reluctant to talk. At last, won by the kind voice and manner of the officer, the child said, "I belong to Dr. S——" It so happened that Dr. S—— was one of the best known physicians in the city. As a matter of fact, the child was a grandson of the great physician. Passing by his father and mother he somehow felt a sense of security in declaring that he belonged to the well-known doctor. A few minutes later the child was safe in the arms of his grandfather. He told his simple story of how he missed his way and was lost, of how the big officer found him and wanted to know to whom he belonged. "And what did you tell the officer?" The child nestled close and said, "I told him I belonged to you." With a touch of pride the great man folded the child to his heart. He took the child at his word and from that hour counted him as belonging to himself.

Is there not that in the great Father heart of God which will respond if in a simple sense of helpless dependence we proclaim to ourselves and to the world that we belong to God?

OUR STEWARDSHIP PLEDGE

1. I acknowledge God as the real owner of all my property.
2. I count myself God's steward responsible to him for all that I possess.

In recognition of God's ownership and of my stewardship, constrained by the love of Christ, and prompted by a sense of gratitude and a desire to worship God, I agree to give ——% of my income into my Lord's treasury for the extension of his earthly kingdom.

Signed

Date.....

II

OURS: PARTNERSHIP

For it is like a man going into another country, who summoned his slaves, and committed his property to their care. To one he gave five talents, to another two, and to another, one—to each according to his individual ability—and then set out on his travels. . . .

After a long time the master of those slaves came, and demanded a reckoning with them.—Matthew 25: 14, 15, 19 (Centenary Translation).

We may start in this chapter exactly where we started in the last chapter. The man in the parable called his slaves and committed his property to their care—to each according to his ability. After a long time the master came back and demanded of those slaves a reckoning. Thus the story stands out before us. There is in it all that we set forth in the last chapter—our Lord's ownership and the stewardship of his followers. Looking a little longer and a little deeper we find more in this story. There is something warmer and more intimate. There is friendship and fellowship. Look deep into the story. See the wonderful goodness of the master. He places large sums in the hands of his slaves. He gives them absolute freedom. They may barter and trade as they will. They may live out of the profits and they may determine the scale and manner of their living. When the master returns for the accounting he does not selfishly take from them what they possess. Rather he

entrusts to them larger properties, promotes them to higher responsibilities. Who would not gladly serve such a master? The master is not exploiting his servants; he is not using them for his own gain. Clearly he is managing his affairs with reference to the welfare of his servants. He is leading them on to larger achievement and to more worthy possession.

Our Lord Teaches Partnership

What a picture is this! The Lord in his vast compassion plans, if they will only work into his plan, to do ever larger things for his followers. There is here ownership and stewardship. But there is something deeper, richer, sweeter. There is partnership. Our Lord condescends to enter into partnership with his disciples. He furnishes the capital and much more. He asks them to accept him as a partner. What dullness if men should see in this story only a designing and selfish master. One of the servants saw in his master only a hard and selfish man. Read the story again. Read all of it. See the light in his eye and hear the thrill in his voice as the master says to the first servant, "You have been faithful over a few things, I will set you over many things; enter into your master's joy."

Note the last statement; *enter into your master's joy.* Hear him say exactly the same thing to the man who instead of five talents had received only two; "enter into your master's joy." It is easy to see that this man was in business largely for the benefit of his servants. The prosperity and promotion of his servants was his joy. He entered into partnership with his slaves and conducted business for their development.

What a picture is this! The Lord enters into partnership with his servants. He provides the basal capital, he gives the conditions which are essential to success. He trusts his partners to determine the nature and scale of their living; he leaves the partners to decide what portion of the profits they will give back to him. Exquisitely beautiful is this story. And how like the wonderful Saviour! First he went to the cross to die for men. Then he makes men his partners in business. What could be more blessed than this matchless grace?

We said that the incident which Jesus related was familiar to his hearers. We were wrong. In some of its elements it was familiar to them. In others it was not. Who ever knew a master to deliver to his slaves large sums of money and go absolutely away for a long time, and then on his return receive their reports and bestow on them incomparably larger sums? Even the richest of men can hardly be expected thus to conduct their business. This story of Jesus was without parallel in his day or in any other. He deliberately drew this unparalleled picture because that which he wished to teach had no parallel. There was never anything like this marvelous grace of our Master who calls men into partnership, commits to them his goods, gives them a free hand and permits them to trade freely in the world's marts.

Such is the partnership which Jesus offers. Did Jesus mean that we should take him seriously? Are these ideas to be actually applied in our property affairs? We have seen an oriental picture; let us see a modern picture.

MR. GRANT AND HIS PARTNERS

Mr. Grant is a prosperous dairyman. His contented herds and his well-kept farm attest his energy and indicate his thrift. Mr. Grant runs the business in his own name, J. M. Grant. He has no partner. The profits are therefore all his own. He has just closed his books and cast his annual balance. He has had a good year. He has made $3,000 during the past year. Whose money is this? Ask Mr. Grant and he will quickly tell you whose money it is. It stands to Mr. Grant's credit in the village bank; it belongs to Mr. Grant.

We have said that Mr. Grant has no partner. Is this true? Did Mr. Grant alone produce that $3,000? Has he really no partner? We spoke too fast. Mr. Grant has two partners. In reality his business title should be J. M. Grant & Company. As we shall soon see, his partners made indispensable contribution and were most important factors in the year's prosperity.

There is certainly one partner which Mr. Grant should not forget. How shall we describe this partner? Sometimes we call this partner *the public.* The community in which Mr. Grant lives together with the larger realm of which that community is a part—let us call it for want of a better designation—let us call it *society.* Now Mr. Grant has had society for his partner. And what has society furnished in his business? Really it would be simpler to tell what society has not furnished. Society has offered Mr. Grant a market from which to buy and a market into which to sell. What could Mr. Grant have done without these markets which society has offered? Society has protected Mr. Grant in life and property. Without this protection offered by the public

neither his life nor his property would have been safe for an hour. Society provides the hard surfaced roads over which Mr. Grant takes his produce to the markets. Society provides educational and religious privileges for Mr. Grant and his family. Society brings water into his home and barns. Society brings light to his household. In a word, what is there that Mr. Grant and his family enjoy which is not directly or indirectly provided by society?

Mr. Grant's farm? It is worth $15,000. Who makes it worth $15,000? Suppose that farm was in the heart of an arid desert. Suppose it was in the center of an uninhabitable island. It would not be worth one dollar. It is society that makes Mr. Grant's farm worth $15,000. It is society, Mr. Grant's partner, that enabled him to make $3,000 during the past year. Alone on a desert island Mr. Grant could not make a dollar in a hundred years. Apart from society there is no money and can be none. Society has been Mr. Grant's partner and society must continue to be his partner.

Has not Mr. Grant another partner? Let us hope that Mr. Grant gladly and gratefully recognizes the fact. Whether he does or not, Mr. Grant has a silent partner. It is God. It is his Lord. We spoke of Mr. Grant's farm. Is that farm really his? "The earth is the Lord's and the fulness thereof." Jehovah is still saying, "The land is mine." God who is a partner with Mr. Grant has furnished the farm. Is that all that God has furnished? Has not God given Mr. Grant every breath he has drawn? Suppose that God had for any single moment withdrawn his sustaining power. God has given the fertility of the soil, the sunshine and the rains. God

has blessed the cattle and the sheep and has caused them to multiply. As with society, so with God, it would not be easy to list the things which God has furnished in this partnership.

It is Mr. Grant plus society plus God. It is J. M. Grant and Company. Mr. Grant's business represents a triple partnership. So does every man's business represent a triple partnership.

Whose is this profit of $3,000 which is in the village bank to the credit of J. M. Grant? Certainly a part of that profit belongs to Mr. Grant. He has put in the labor of his body and of his brain. He is to have his share. It is in his hands; he can be trusted to care for his own interests. A part of that $3,000 belongs to society. The tax collector will come around and collect from Mr. Grant something of what is due society. But Mr. Grant is not to get off so lightly. Every time he makes a purchase he will pay society a profit and thus he will recognize the partnership of society. He pays $100 for a wagon; the raw material cost $10; he pays $90 to society for what it has done. He pays $40 for a suit of clothes; the raw material is worth $5; he pays society $35. Mr. Grant purchases a radio; the raw material is worth $10; he pays society $90. In every purchase which Mr. Grant and his family make from chewing gum to automobile, Mr. Grant pays a substantial part to his partner, society. This partner does not wait for Mr. Grant to declare dividends; it constantly and faithfully makes collection of its share of the profits of the farm.

What of Mr. Grant's other partner, his Silent Partner? His Lord stands back and waits. He trusts Mr.

Grant. He leaves the question of his share to Mr. Grant's heart and conscience. He is the supreme factor in the prosperity of the business. He owns the farm. He went out to Calvary and shed his blood to save Mr. Grant from eternal death. He has rights, but he will not press them. He leaves it with Mr. Grant; "every man, as he purposeth in his own heart."

In this study of the relations and obligations involved in modern business life, we have found the idea of partnership inherent and inevitable. No man can conduct his business alone. Every man has two partners, society and God. Every dollar acquired is owned jointly by the business man and society and God; an equitable distribution must be made among the three joint owners. This conception clearly involves far-reaching consequences. Is it mere theory which cannot be practically applied in the daily affairs of life? With this as with all other practical problems we may well turn to the teaching of Jesus.

Jesus Further Teaches Partnership

The Jews of our Lord's day were much concerned about taxes. They were oppressed. The Roman government exacted tribute which burdened and all but crushed the people. The idea of rebellion or insurrection was constantly in the minds of the people and was doubtless often discussed in secret conclaves. Should the people continue to pay the exorbitant tax to the Roman king or should they refuse and take the consequences which would be inevitable? It was the livest question of the day. The shrewd leaders, the astute controversialists who were bent on destroying Jesus saw here their

opportunity. They would weave a snare about him and compass his downfall. At last they have found a trap from which he cannot possibly escape. It was deadly and diabolical. They would ask Jesus a question at a time when the multitude was present. The sentiment of the time permitted no evasion and brooked no hesitation in the face of a clear and fair question. This is the question which they determined to ask Jesus, "Is it lawful to pay tribute to Caesar or not?" Here was a question both clear and fair. It was deep in the hearts of the oppressed people.

You will observe how subtle was their question, how clever was their plan. If Jesus replied in the affirmative and declared that tribute ought to be paid to the hated Romans, the people would be angry; they would reject him. If Jesus replied in the negative and said, "No, our nation ought not to pay tribute to the foreign ruler,"—then the Roman government would quickly lay hands on him as a traitor and insurrectionist. No more clever or diabolical trap was ever laid. Doubtless the disciples instantly perceived the peril. Seeing no way out, they must have held their breath. What would Jesus say? What could he say? He had always baffled and beaten his opponents, but what could he say now? Did their hearts beat fast and their cheeks burn? It was a supremely crucial moment.

What did Jesus do? He quietly asked for the loan of a Roman coin. He had no money on his person. When the coin was handed him he held it up and said, "Whose image is this and whose superscription is here?" There was a general murmur; "Caesar's." Then Jesus said, "Render (give back) to Caesar that which is

Caesar's and render (give back) to God that which is God's." Between human government and God, there can be no conflict. They are both partners in every business. Each makes contribution to every business and to each every man is debtor. *Caesar* means government and government is one of the provinces of society. Jesus is therefore stating with clear and final emphasis the proposition which we have set forth, namely, that every business man has two partners; one is society and the other is God. We are to render, return, to each according to his just due. Ah, Jesus had walked out of the cleverly-laid trap. He had broken the thongs which his enemies wove about him as if they had been twine. He had not only escaped from their trap, but he had set forth a fundamental principle which may solve many problems.

The Rich Fool Forgot His Partners

Jesus spoke a parable. The story, filled out just a bit, runs about as follows: A certain man with the help of his two partners, society and God, grew rich. His ground brought forth plentifully. And he thought within himself, saying, "I will now recognize my partners and make a proper distribution of my goods." No—he did not say that; he wanted to hoard his goods. "What shall I do because I have no room where to bestow my fruits?" Then he said, "This will I do; I will pull down my barns and build greater; and there will I bestow all my fruits and my goods. And I will say unto my soul, "Soul, thou hast much goods laid up for many years; take thine ease, eat, drink and be merry!" Society and God have been his faithful partners. They have largely produced his

wealth. He forgets both and talks of *my* fruits, *my* barns, *my* goods, as if they were his alone. God is patient and long-suffering. Our Lord likens himself to a gardener. He stays the axeman about to cut down the tree and says, "Spare it; I want to dig about it and fertilize it; perchance it will yet bear fruit." God is patient. But his spirit shall not always strive with men. There is a limit even to God's long suffering. When the rich man's arrogance and assumption reach their height, God speaks. It is like a bolt from a clear sky. God speaks, his long silent partner, his patient long-suffering partner, speaks: "Fool!" The word rings down the ages, "Fool!" This is what God thinks and says of the man who forgets his partners. This man forgot and denied society and God and thought he could get away with it. He did get away with it for a little season. Then God looked out of his heaven and said, "Fool." It is right hard for you and me to keep from saying it, too, isn't it? "Fool, this night thy soul shall be required of thee; then whose shall these things be? So is every one that layeth up riches for himself and forgets his partners."

Dives Likewise Forgot His Partners

Again Jesus spoke another parable. His teaching is rich and abundant as regards partnership. There was a certain rich man who dressed like a king and ate banquets every day. Society and God had made him rich. And society brought one of its wards, named Lazarus, and laid him at the rich man's gate. Thus society made mute plea to the man whom it had made rich. Forgetting society and its ward, the rich man enjoyed his fine linen and his banquets. How patient is our

God! If he would let us have a few of his thunderbolts and set us at liberty for an hour! Society is not so patient. You go down the street and listen to what business men have to say about the citizen who turns a deaf ear to every civic call, who fattens on the public and then refuses to respond when the public calls. We cannot print the language which they use. It would burn the paper. Their epithets? That is the language of the streets—it would not look well in print. But God is long-suffering.

Society? It is all too often cringing and cowering in the presence of the rich. Society gave that rich fool who had robbed it, who had fattened off its toil—society gave that rich man a great funeral. Such is society! Let us stand uncovered in the presence of God's marvelous forbearance. In hell the rich man lifted up his eyes, being in torment. He did not yet know what it was all about. He did not yet discern what had happened to him. Society had long licked his hand and catered to him. And now in hell he lifted up his eyes and saw Lazarus afar off in Abraham's bosom. Society had always cringed before him and had done his bidding. He had not yet awaked from his foolish dream. "Father Abraham, send Lazarus to bring me some water." Poor fool! Now is fulfilled the word of the Psalmist—"He that sitteth in the heavens shall laugh; Jehovah shall have them in derision." No, we are too fast. God does not laugh. He does not have the man in derision. Through Abraham, God speaks with infinite compassion to the damned man in hell: "Son, remember that thou in thy lifetime received the good things which thou didst choose, and, likewise Lazarus received evil things. Now he is comforted

and thou art tormented." How patient is God! But even the long suffering of God finds its limit.

Lindbergh Recognizes His Partners

Few men have appealed more strongly to the popular imagination of our time than the young man, Colonel Charles A. Lindbergh. His famous *WE* has become inseparably connected with his name. When he landed in Paris, France, after his memorable flight across the Atlantic he remarked laconically, "Well, here *we* are." Later when he wrote the book which told his life story it bore the simple title, "*WE.*" What is the explanation? Colonel Lindbergh is not a talkative man. He has not explained what is deep in his mind and heart as he adopts and uses this *WE*. The word is suggestive; perhaps we may find in it a clue to the inner working of Colonel Lindbergh's mind. Is he thus recognizing his partners? As he faced that long and perilous flight which no man had compassed he must have thought seriously about society, its contribution to his project and the stake which society had in the coming stupendous effort. He must have thought about God; when he decided to go alone he must have found comfort in the thought that the God of the land and the sea would be with him. When he landed, the word which had crystallized during the lone trying hours leaped to his lips: "Well, here *we* are." As we have said, Lindbergh is a rather reticent man. No interviewer has yet penetrated that inner silence; he has never undertaken to say what thoughts were in his mind and heart during the long journey. When he came to write the story of his life, the *WE* had become so related to him and so expressive of his real self

that he could offer that as the title of his book. The word fitly portrays the man.

He refused to capitalize his feat. It was accomplished for society and by the help of God. He would not suffer himself to be enriched by it. His mother whom he evidently holds very dear continues to teach as she had done before and Lindbergh devotes himself to tasks which make for the progress and betterment of society. The world stands with uncovered head in the presence of this gallant unselfish youth. He has played fair with his partners. The President of the United States called him to the White House as an honor guest and the kings and princes and rulers of the nations delight to honor him. Thus do men love and honor the man who does not forget that life is a partnership and that to society and God he owes debts which he may not forget or evade.

This partnership of which we speak is not a voluntary affair. We are not at liberty to choose or reject these partners. What then, we may well raise the question, what then, of our partners? Are they just and reasonable? Are they hard and exacting? We know about society. It is nothing more than all of us together. When we are taken all together we appear at our best. Society in this fair land of ours is just and reasonable. It is constantly fighting our battles. It does for us more than we can know. It strives constantly to reduce our taxes and to multiply our blessings. It defends us, it protects our health, it lengthens our days, it increases our pleasures, it multiplies our privileges. Its ideal is to lighten our burdens and to brighten our lives. Surely we will not fail to render, to give back, to society that which is its own.

And our Silent Partner? He is our God, our Saviour, our Elder Brother. From him cometh down every good and perfect gift. Like as a father pitieth his children, so Jehovah pitieth them that fear him. We are helpless and wholly dependent on him. God is love. His very name is *Good.* Surely we will not count it a burden to render, to give back, to him that which he asks.

Suffer a Modern Parable

John Smith lived in a sparsely settled section of the great West. His neighbors and the passing tourists asked Mr. Smith to open a filling station. He entered into a partnership with the Standard Oil Company. The company was to build the station and furnish the gas and oil. Mr. Smith was to operate the station. Straightway he forgot his partner. On the side, he told his neighbors that the old gentleman who was supposed to be a chief owner of the company stock was fabulously rich and was now more concerned about giving money than he was about making it. He also had heard that his son was nearly as rich as his father and that he also was giving large sums. He forgot his partnership and could see no reason why he should send away money to this rich corporation. He refused to open letters which came from the Standard Oil offices demanding an accounting. All went well until one day a representative of the company appeared accompanied by a local officer of the law. That night Mr. Smith slept behind prison bars as a common defaulter and the business of the filling station was taken over by its real owner. Such a defaulter is every one who manages his business as if it were entirely his own and forgets his Silent Partner.

OUR PARTNERSHIP PLEDGE

1. I recognize God as a partner in my business and a sharer in my possessions.
2. It is my desire and purpose to so order my business relations and to so transact my business affairs as to meet the approval of my Silent Partner.
 In recognition of this partnership, constrained by the love of Christ, and prompted by a sense of gratitude and a desire to worship God, I agree to give ——% of my income into my Lord's treasury for the extension of his earthly kingdom.

Signed.....

Date.....

III

OURS: PROBLEMS AND PERILS

The whole world is studying this problem of property. In the secular press, in the great magazines, in the forums of the world's thought, everywhere, men are discussing the obligations which grow out of property. Books are issued from the press treating the problems of property in number such as would not have been imagined in former years. During the last ten years more books have been written on property, stewardship, ownership, than had been issued from the presses since printing was invented. It is good that men, men of all kinds, men of the world, men of science, men of letters, men of business, are facing squarely these vital questions.

Right conceptions of stewardship may solve certain problems and save us from certain perils.

1. New Testament stewardship will save us from *the peril of covetousness.* The love of Christ is the only sure antidote for the love of money. Men who accept divine ownership and acknowledge their own stewardship are safe as regards the perils of money-getting and money-loving.

The ministry of Jesus is replete with warnings against the perils involved in money-getting. In the opening address in which he outlined many fundamental requirements of his realm Jesus said:

> No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and

despise the other. Ye cannot serve God and mammon.—Matthew 6: 24.

Jesus declares that there is inherent and inevitable conflict between the service of God and the service of money. Both God and money demand mastery in men's lives. Men must make choice; no man can serve both.

In the ministry of Paul we have likewise faithful warnings against the perils which come from the quest of riches:

But they that be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.—1 Tim. 6: 9, 10.

The love of money is a root from which may spring all sorts of evil. The love of money is more deadly and more to be feared than almost any other blight. That was a wise mother who, recognizing the peril to which her prosperous son was exposed, sent a note to the pulpit saying, "Prayer is requested for a young man who is making money fast." The love of money is as terrible in its blight as the thirst for strong drink or the craving for narcotics. Even when the love of money does not go to such fearful extremes, it may dull the spiritual sense and destroy the finer elements in Christian character.

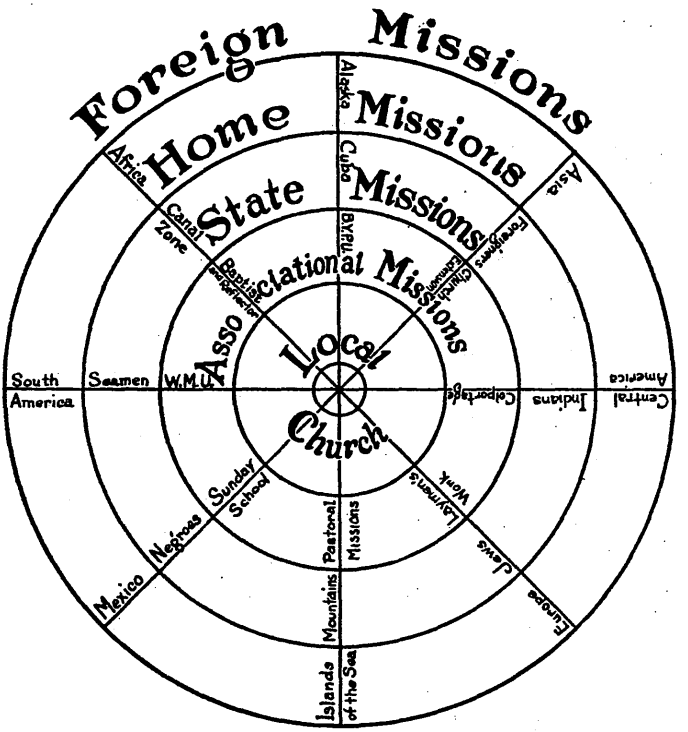
Are the preachers of Christ's gospel guiding the thought of God's people and interpreting to them the mind of God and the teaching of Jesus on this subject?

On the other side of the waters John Ruskin, who died awhile ago, declared that for thirty years he had attended church services and had heard no less than

1500 sermons. These sermons had been preached by men of various types, many of them earnest preachers, and yet John Ruskin declared that he had never heard a minister discuss the inevitable conflict between God and mammon. He had never heard a sermon which placed squarely before men the necessity to choose between God and mammon, and which pointed out the perils of riches.

Are our ministers saying a plain and faithful word about property, its ownership, its obligations, its uses, its perils? That many of them are, we cannot doubt. Is such preaching popular? Is there not in thoughtful men and women an eager hunger to know the will of God regarding their possessions? Will they not welcome light and guidance on these difficult and perplexing problems? A volume of sermons from Pastor George W. Truett bears the general title, *We Would See Jesus.* These sermons were presumably selected as fairly representing the range of themes discussed by this wonderful preacher. A careful examination of these twelve sermons reveals the fact that the greater number of them carry earnest teaching concerning property, while in more than one of them there is a careful setting forth of the doctrines of God's ownership and man's stewardship. Hear him as he says:

> A man who can master his money has gone a long way toward the right mastery, and a man right about this question of money is likely to be right or easily led to do the right on every other question of religion. A Christian man wrong on the question of his money is likely to be seriously wrong on every other question in religion. Now that is putting it strongly, but I do unhesitatingly believe every word I am saying, and I would have these younger men, as well as the older ones, to lay it to heart.



"You are to be my witnesses both in Jerusalem and in all Judea, and in Samaria, and to the very ends of the earth." Acts 1:8 (Centenary Translation)

Ministers who preach a full gospel interpreting to men the meaning, the privileges, and the obligations of property find that their messages are eagerly devoured.

2. A right conception of stewardship will save from *the peril of extravagance.* National prosperity and increased wealth are bringing to our people serious peril. Figures for a recent year show that the income of the people of the United States was ninety billions of dollars, or an average of $750 for each person. We may boast that we are the richest nation on earth. We are likewise the most extravagant of all peoples. We spend each year $250,000,000 for children's toys. For radio equipment our people spent in a recent year $400,000,000. During a recent football season our people spent $50,000,000 in the enjoyment of that sport.

Extravagance, reckless spending of money, is our national sin as it constitutes a national peril. It undoes character and undermines the very foundations of life. The president of the United States has felt called upon on various occasions to advocate national and personal economy declaring, "The doctrine of ease is the doctrine of surrender and decay."

The Secretary of the Treasury estimated for a recent year that the people of the United States purchased luxuries as follows:

Joy riding, pleasure resorts, races, etc	$ 3,000,000,000
Luxurious services	3,000,000,000
Excessively high-priced wearing apparel, carpets, and rugs	1,500,000,000
Cigars, cigarettes, tobacco, snuff	2,110,000,000
Perfumery, face powder, cosmetics	750,000,000
Soft drinks, candy, chewing gum, jewelry	1,900,000,000
Total	$12,260,000,000

Rich nations and rich families alike must consider the menace of riches and luxury to children and youth. Theodore Roosevelt possessed a considerable fortune, and yet he practiced economy and exercised careful thrift. This he did, we may well suppose, because it was inherently right, and doubtless also because he knew that economy and thrift were essential in the character-making of his children. Newspapers carry reports of the effort of a member of one of the world's richest families to save his sons from the peril of riches. These sons, we are told, are taught to regard money as sacred and care is exercised that these prospective heirs to millions shall know both the value and the sacredness of property. When the sons awhile ago visited Europe they were allowed $100 each for their passage across the ocean and in their European travels they were expected to give careful account of their expenditures. The children of America constitute America's holiest heritage; they offer her the only sure hope of place and power in the future. Americans will do well by sane economy and proper thrift to safeguard their children against the insidious perils which come with wonderful prosperity.

If the wants and the consequent expenditures of the people exceed their increase in wealth, then the people really grow poorer as they seem to grow richer. The pioneer fathers conquered this new world and by a careful economy and vigorous thrift laid the foundations for the fortunes now so abundantly enjoyed by their children. Those pioneers were themselves blessed and safeguarded by the sacrifices and labors which marked their lives. It remains to be seen whether the descendants of those glorious pioneers will be able to withstand the

perils which come through ease and increasing wealth. Mr. Micawber figured it out long ago: "Annual income 20 pounds, annual expenditures, nineteen, nineteen six; result happiness. Annual income 20 pounds, annual expenditure twenty pounds, ought and six; result misery."

Against this peril of wastefulness a stewardship which counts all possessions as belonging to God and therefore sacred must save our people. William Hiram Foulkes has said,

> Money talks, and it says:
>
> "Catch me and keep me, if you can, but I have wings. Find me and bind me, and I mysteriously disappear. Dig and delve, scratch and scrape, grind and grasp in order to get me, and lo, I am a broken bauble and a bursting bubble!
>
> "Save me and store me for worthy ends—for budget and bonds, for rainy days, for self-improvement and for service of others, and I will be as faithful a servant as you are an honest master.
>
> "Hide and hoard me for selfish ends, to see me glitter and glow, to hear my clink and crackle, to feel my pressure and power, and I will canker and corrode in your hands. I will pauperize your mind, poison your soul, paralyze your will.
>
> "Give me and guide me to serve and to save others, to meet and to match entrenched human need with incarnate human love, to share and to spend my brightest and best, and I will come back and crown you with satisfaction and success."
>
> Money talks, and it says:
>
> "I am you! You will be what you make of me!"

3. The principle of stewardship will save from the perils of *speculation.* It is not always easy to find the line of separation between legitimate investment and illegitimate speculation. Elements of hazard exist more or less in all business transactions. A safe principle for

the guidance of Christian stewards is that they should not desire or seek anything for which a fair exchange is not offered. Men who love God and their fellowmen do not want something for nothing since this is to rob their fellowmen. Nor do they want anything for less than its proper value because this is to defraud their neighbors.

All forms of gambling are forbidden to Christ's stewards because they must not desire or accept something for nothing. Speculation, which is in essence gambling, is an effort to secure property without giving a reasonable value in exchange. Speculation may take the form of playing cards for prizes of value, of dealing in futures or taking illegitimate risks in business. The Christian must hold all property sacred and since he is doing business for his Lord he must neither seek nor accept that for which he is not willing to give a just exchange. Gambling habits and all habits of speculation have a deadening effect on moral character and distinctly lower the moral tone. Such habits do even more. They tend to magnify chance instead of God as the ruling principle in the affairs of life. The gambler enthrones chance and worships at its throne. The speculator looks to chance, stakes his hopes on uncertainty and by so much obscures and dishonors God whose right it is to reign. Students of economic life declare that speculation in its various phases offers a menacing peril in national life. Students of the spiritual life are equally sure that all forms of speculation imperil the highest interests of the soul.

4. A sense of stewardship *makes sacred all property and all business.* It creates a certain proper reverence

for property. Property belongs to God. It is entrusted to us. We must account to God for it. We may not regard it lightly. We will look on our business as being God's business which must be clean and must be conducted not for selfish ends but for the good of our fellows as well. We must pay a living wage. We must be content with fair profits. We must be diligent. Is there any wonder that men find that this idea of stewardship works for a transforming of their whole lives? A Christian steward declared that more than once he had turned down opportunities for large profit because he knew that his Partner would not stand for certain practices.

Gold and silver, money and property, are no longer cold, inanimate things. They represent values. God is in them and with them. Mr. Guy L. Morrill tells of a business man who declared that the preacher had the advantage of him in that the preacher is permitted every day to read and study the Word of God and thus is constantly brought into contact with the power and personality of God. Mr. Morrill continues:*

> If the Bible is the only method of communication between God and man, the chief medium of exchange between man's thought and God's thought, then the business man was correct, and the preacher has the advantage over all other men of all other vocations. But if God is in the gold, and the voice of God is in the soul of the silver, and if man regards the gold and silver as sacred unto the Lord because they are God's and a high type of his benevolence, then the business man is on a par with the preacher, and both may commune constantly with God, the one through the medium of the Sacred Book, the other through the medium of the sacred dollar, the divine institution called money.

*God and Yours.

The last lines of Berton Braley's poem, *Business Is Business*, well say,

"Business is Business," the Big Man said,
"But it's something that's more, far more;
For it makes sweet gardens of deserts dead,
And cities it built now roar
Where once the deer and gray wolf ran
From the pioneer's swift advance;
Business is Magic that toils for man.
Business is True Romance.

"And those who make it a ruthless fight
Have only themselves to blame
If they feel no whit of the keen delight
In playing the Bigger Game—
The game that calls on the heart and head,
The best of man's strength and nerve;
"Business is Business," the Big Man said,
"And that Business is to serve!"

5. A right attitude of stewardship will solve the *giving problem.* The fact that God's ownership of all property once accepted by believers will naturally and inevitably lead to a setting aside of a proper part of their possessions in recognition and acknowledgment of the fact that the silver and gold are God's and that his are the cattle upon a thousand hills. Thus the obligation to give goes deeper than the needs of the churches and the depleted treasuries of the mission boards. The banker to whom men owe money may or may not need it. His need of the money is not the point in question. The real point involved is their obligation, the discharging of their indebtedness. Between men and God the real question lies; it is not primarily the needs of God's

treasuries. It is rather God's dues and the obligation of men to yield to God that which is his own. To be a Christian is to be a steward. To be a steward is to give.

Ownership and stewardship are to be taught as essential realities of the Christian life. Great as may be the fruits of this teaching in producing giving and other desired results, we are not to stress this teaching with these fruits as the primary end in view. Our actuating motive is not to be so much the needs of depleted treasuries, not so much desired revenue as it is to be the establishing of right and just relations with God. If we will put God first and his righteousness, will not all of these things be added? The idea of stewardship is not a rapidly growing vine which we may plant today and from which we may hope to gather fruit tomorrow or the next day. It is rather the sturdy oak which requires "stiff soil, wide skies and the sweep of years."

GOD NEEDS TREMENDOUS FINANCIAL RESOURCES FOR THE WORK OF WINNING THE WORLD



IV

OURS: WHY GIVE

Motive is more important than method. Motive is more meaningful than proportion. Motive is of more consequence than percentage. Motive means more than machinery. Surely we can say this without seeming to minimize method or proportion or percentage or machinery. Back of all of these must be motive. Without motive all of these are impotent. Give us sufficient motive and all of these will take care of themselves. After we have gathered motive we may then consider method and percentage.

We have an increasingly rich and inspiring literature on giving. The subject seems to have a peculiar fascination. Newspaper articles, magazine appeals, tracts and books are multiplying at an almost incredible rate. We have already said that more stewardship literature has come from the presses in the last ten years than had been hitherto published since printing was invented. The part of this literature which will be of most real and permanent value is the part which undertakes to create motive; to produce incentive. The literature which assumes motives, which fails to kindle holy fires, which does not stir the heart, which does not move the will must necessarily be brief and temporary in its usefulness. There are books, whole volumes, which spend themselves in efforts to establish and emphasize certain teachings

as to method and percentage. By so much as any message on giving fails to magnify the love which constrains, the motive which abides, it is lacking at the most vital point.

Read again the recorded messages of Jesus. Secure a red-letter New Testament, one which prints all of the words of Jesus with red type. The reading will require only two to four hours. It will be well worth while. Observe that Jesus says nothing or nearly nothing about method or percentage or machinery. Jesus is concerned constantly about motive. Right well he knew that the need of his followers to the end of time would be energizing and impelling motive. The Apostle Paul raised considerable sums of money and gave much time to these financial enterprises. He was primarily concerned to create motive. Like Jesus, Paul had little to say about method or percentage or machinery. Neither Jesus nor Paul must be understood as being indifferent to method or percentage or machinery. They merely put first things first. Right well did they know that the real problem lies at the point of motive. If sufficient motive can be created all other things will follow properly.

Many earnest hearts are inquiring as to the causes of the present widespread indifference to evangelism and world missions. Unquestionably the difficulty lies at the point of motive. The fires are not kindled, hearts do not burn, vision is lacking, the love of Jesus fails to constrain. Instruction concerning method and percentage cannot avail. The fires have burned low. Jesus walks among the churches and says sadly:

I have this against you—that you no longer love me as you did at first. Be mindful therefore of the height from which you

have fallen. Repent at once and act as you did at first or else I will surely come and remove your lamp stand out of its place —unless you repent.—Revelation 2: 4-6.

It is easily possible that Jesus as he walks among the churches and looks upon our present-day life may use even stronger words. He may be saying:

I know your doings—you are supposed to be alive, but in reality you are dead. Rouse yourself and keep awake, and strengthen what still remains though it is on the point of death; for I have found no doings of yours perfect in the sight of My God.—Revelation 3: 1-3.

We indicate some motives which may actuate the followers of Jesus in their giving. These are comprehensive. Certainly no one of them can be omitted. Perhaps no others need to be added.

I. The first and all embracing motive for giving is *God.* God himself must remain the first and great reason for all giving. Here is the sufficient motive, the chief incentive. It lies in what God is; it lies especially in what God is *to* us; it lies in what God is doing, the tasks which he asks us to share with him.

1. We ought to give because of what God is. His name tells the story. We call him God, which is *Good.* By common consent men have bestowed this name *Good.* This sums up the world's estimate, its conviction concerning God. Millions of men and women are pleased to call him *Good.* Revelation has led us to associate another word with God. It is our rich and glorious word *Grace.* We cannot define this word any more than we can define God. We cannot define it but we know well what it means. We feel it even when we cannot tell it. To us God is the God of Grace. That is sufficient. The apostle, John, helps us further by declaring that God

is Love. Love sums up God and declares him. God's name is Love, God's nature is Love. Love sums up all that is essential in God. God is love. Thus we have it; God is good—God is grace—God is love.

God is love, but love is giving. When we analyze love, love is giving. Love is self-giving. Love is the giving of self. Love is a principle. In its fullest and final analysis it is self-giving. Love is not emotion though it produces emotion. It is deeper and more abiding than emotion. Love is not feeling though it produces feeling. It is deeper than feeling. Love is not something temporary and superficial. It is a principle. It endures, it abides, it cannot perish. Love is the principle of self-giving. We can measure love anywhere by the amount of self which it bestows. All that we can know of God is summed up in this, God is love. We know that God loves because God gives—himself. The best evidence the world has of God's love is that he gave his only begotten Son.

God loves and God gives. We ought to give. In proportion as we draw near to God the desire, the impulse, to give quickens and kindles. We can measure our nearness to God by our desire to give. If we draw near to God, if we walk and talk with him, there comes the inevitable impulse to give. Distance from God always means indisposition to give. If we will ponder God as a giver, if we will think of his gifts in the realm of nature, in the realm of life, in the glorious realm of grace, we must find within us such quickening as will move us to give.

2. We ought to give because of what God is to us. We have tried to tell it before; our Lord is owner and

we are stewards. Our Lord is our loving partner sharing with us the possessions which he entrusts to us. These figures of speech, for they can be nothing more, only poorly tell of the wonderful relation which our Lord sustains to us. Read again the parable of the entrusted talents. We have already studied it; Matthew 25: 14 following. Look beneath the surface, catch the exquisite beauty of the story, see the matchless goodness of the master of those servants. He placed in their hands large sums of money. He trusted them. When after a long time he returned and asked an accounting he did not take from them the sums which he had bestowed. He left these sums together with what they had gained and then he proceeded to give them vastly more. With a sense of deep and abiding satisfaction he cried, "Enter thou into the joy of thy Lord." The story is passing strange. This man is no selfish money grabber. He is no miser, grinding his servants and building up wealth for himself. This man is really in business for the sake of his servants. He is more than their master. He is their friend. Clearly he loves them with a pure and unselfish friendship. We have here a most generous fellowship. This call of the master to his servants to enter into his own joy, can we really catch the significance of this call? His joy is the success and prosperity of his servants.

Thus does our Lord picture himself; thus does he portray his grace; thus does he show his merciful concern for his followers. If there is anything good in us surely this goodness in our Lord will appeal to us. Who would be stingy and self-seeking in dealing with such a master proves himself utterly unworthy. Contemplating

this grace and goodness of our Lord, this enlargement into which he seeks to lead us, surely we must find a motive for faithful and generous giving.

3. We ought to give because of what God is doing, because of the task in which he seeks our help. Our Father is engaged in a great enterprise. The very majesty of this project and the difficulties which our Father is encountering should mightily move us. God has undertaken to win to himself a lost and wayward world. God has put into this undertaking all his resources; he has called up his reserves; he is doing his best. With all that God has been able to do through these hundreds of years the task is far from complete. Whole nations lie in darkness; uncounted millions are without the bounds of God's mercy. Our Father needs our help.

The story of how the Nashville, Chattanooga and St. Louis train number 5 came into Nashville, Tennessee, on time has been told again and again. The Baptists of Nashville had planned a great meeting and Dr. George W. Truett of Dallas, Texas, was to address the gathering. The meeting was scheduled to begin at the very time when train number 5 was due to arrive, bringing Dr. Truett. Word reached Nashville from Memphis that this train was going to be at least an hour late. This would make impossible the service which had been planned. Some one called Major John Thomas, the president of the railroad, and laid the situation before him. Major Thomas belonged to the old line of railroad presidents who knew personally their men and who were loved and honored by them. He sent a wire across to Memphis saying simply that he wanted number 5 to come into Nashville on time. That was enough; the

"Old Major" wanted number 5 to go into Nashville on time. The official in Memphis communicated the order to the conductor and the engineer of train number 5. Then he sent word down the line to the various stations, "The 'Old Major' wants number 5 to go into Nashville on time." It was enough. Those men knew nothing of Dr. Truett. They knew nothing of the proposed meeting in Nashville. They only knew that the "Old Major" wanted number 5 to reach Nashville on time. That was enough. Train number 5 sped into the Union Station at Nashville just two minutes ahead of its schedule time. Dr. Truett was hurried to the auditorium and the day was saved. God wants his gospel train speeded up. It is behind time. He calls for help to speed up his gospel train. Because we have withheld our love and our money there has been unseemly delay. The Father wants our help.

II. The *church* offers a further motive for giving. The church, my church, your church, the church, is sacred and glorious. The church, first grown under the ministry of our Lord in the days of his earthly ministry, has outlived the centuries and comes to us hoary with years and fragrant with blessed ministries. The church—in her service millions have spent themselves and in her teaching millions have found solace—the church is a motive for giving. Our Lord, whose are the gold and silver, whose are the cattle upon a thousand hills, might have provided endowment for his churches, endowment sufficient to meet all their needs to the end of time, but he did not provide endowment. He made his churches dependent upon the generosity of his people. They

rely wholly on voluntary gifts. Surely we have here a motive for giving.

Let us think of the relation between our Lord and our Lord's churches. Many and beautiful are the figures by which this relation is pictured. The church is the *temple* in which our Lord dwells. More intimately yet, it is his *body*. What our bodies are for our spirits that Christ's church is for Christ. More intimate and most beautiful is the figure of the *bride*. The church is Christ's bride, his holy spouse.

Awhile ago God called to himself a trusted and honored religious leader. There was sincere sorrow throughout the country, especially among the Baptist people. Loved in wide circles, this Christian statesman was especially revered in the state in which he had labored for more than a generation. He had preached in every district association; he had slept in the homes of the country pastors and of the country people. He knew men in all walks of life and frequently called them by their given names. The state Convention assembled shortly after his translation. When the body assembled there was a pervading sense of sorrow and loss by reason of the fallen leader. What should they do? How could they fitly express their sense of loss and worthily honor the man whom they had so deeply loved? A quiet brother rose at an opportune time and spoke somewhat as follows:

One thought is uppermost in our hearts today as we assemble. That thought is of our departed leader. How can we fitly express our sorrow? No word that we can speak, no resolution that we can offer, can reach the ears of our beloved friend. But yonder in her loneliness sits the good woman who walked by his side for thirty years, the mother of his children, the faithful sharer of

his joys and sorrows. If our brother could speak to us out of heaven, he would tell us to say our good words to her and do what we may to strengthen and comfort her in her grief and loneliness.

The man moved, and the great body ordered, that a day letter be sent to the bereft companion assuring her of the deep and sincere sympathy of the assembled gathering and expressing to her their love and appreciation of her honored husband. Quickly the message of love and sympathy was on the wire and almost within the hour the heart whose hurt was deepest was comforted. Even so, our Lord holds dearest of all earth's treasures *his church.* He taught us to think of the church as his bride. We may well find in the *church* a motive for giving.

Are there those who sing,

> I love thy church O God;
> Her walls before thee stand
> Dear as the apple of thine eye
> And graven in thy hand

and then go away and put self first, and give to the church a secondary place and only the minor gifts which are possible after personal wants are gratified? Some one suggests that in such case we may well be reminded of a man who goes to town and buys himself a $2,000 automobile, a $90 suit of clothes and a $100 overcoat, and goes into a cheap shop and buys his wife a cotton dress. He puts the cotton dress into the pocket of his $100 overcoat and goes home singing, "I love my Mary Jane."

III. The *world* is another motive for giving. The world—it was much in the thought of Jesus; it loomed large in his purpose. In a very real sense the *world* was

a motive which explains his sacrificial life. Himself told us that God so loved the world that he gave his only begotten Son. The world's need pressed upon him. It was this need that mastered him and caused him to declare that he had a baptism to be baptised with and that he was straitened until it be accomplished. The *world* was constantly in the thinking of Jesus. It was not least among the impelling motives of his life.

They tell us that the world's population is now 1,800,000,000. If that be true there are 1,800,000,000 reasons why we should give. Paul declared himself debtor both to the Greeks and the barbarians; both to the wise and to the unwise. In a word he declared himself debtor to all men and expressed his longing to give to every man. If we have the spirit which was in Paul every living man will draw on us and every man will be to us a motive for giving.

IV. I am *myself* a motive for giving. I do not want myself counted out. God gives, Christ gives, the Holy Spirit gives, the church gives; I do not want myself counted out. I do not want to be out of step with the procession of good men, givers every one, whose worthy deeds fill the earth.

In a country community there was a pompous man whose name chanced to be Theodore. A quick-witted woman omitted the last syllable, and dulled the first one calling the man, "The O." The new sobriquet was so exactly fitting that henceforth the man was known as "The O." We would not wish to be an O, a naught, a cipher. In a world filled with God's glory, illumined by the light of Christ's sacrifice, made blessed by

innumerable lives of holy ministry, we would not wish to be a cipher, a naught.

Long years ago, the fathers declared that a sense of self-respect must impel us to give. Every man ought to want to pull his own load. In so far as he fails to do so, some other man must in addition to carrying his own load bend his back under the burden which his brother has shirked. Self-respect, and this is no mean motive, self-respect must forbid any man's leaving a part of his proper task to be imposed on his already burdened brother. I am myself a motive for giving. I am redeemed by another's blood, I am a pensioner on God's wonderful bounty. I do not want to be a cipher, a cipher to God, a cipher to Christ, a cipher to the church, a cipher to the world. I do not want to be counted out. I must give.

V.

OURS: WHY GIVE (Concluded)

Believers must find in the Lord Jesus the chief motive for giving. He remains the great outstanding giver of the ages. His life released and set in motion more impulses to give than any other life the world has known.

1. *The love of Jesus constrains.* This is the all-powerful and the all-embracing motive; "The love of Christ constraineth us" (2 Cor. 5: 14). This was the motive which accounts for Paul with his heroic sacrifices and his indefatigable labors. Love, constraining love, the love that Jesus has for us, the love that we have for him, must be our sufficient motive. There can be no higher incentive; there can be no purer motive.

2. *The example of Jesus impels.* Paul resorted to this appeal in his admonition to the Corinthians; "For ye know the grace of our Lord Jesus Christ—how for your sakes he became poor though he was rich in order that you through his poverty might become rich." He was rich; how rich he was we can never know. He became poor; how poor he became we can never know. Surely his example must be our motive. We cannot follow our Lord whose whole life was a life of giving if we are ourselves to withhold and be selfish.

3. *Jesus commands.* Again and again he said, "give." Sometimes he changed the *give* into *go.* We cannot go without giving. If we are to go we must give ourselves.

If we cannot go then we must give. We dare not claim loyalty to our Lord if we live in open disregard of his command.

Give to him that asketh thee, and from him that would borrow of thee, turn not thou away.—Matthew 5: 42.

Freely ye have received, freely give.—Matthew 10: 8.

Go sell that thou hast and give to the poor.—Matthew 19: 21.

Give and it shall be given unto you.—Luke 6: 38.

4. *Jesus commends.* The warmest words of commendation which he ever spoke were for deeds of giving.

He commended his *disciples* because they gave. Jesus was sitting with them one day and was talking with them about riches. He was pointing out the perils which come to the rich. He was setting forth the obligations which riches impose and by implication he was urging them to give.

Peter said to him, "See, we gave up everything and have followed you."

"In truth I tell you," replied Jesus, "that there is no one who has forsaken house, or brothers or sisters, or mother or father, or children or lands, for my sake and for the sake of the gospel, but will receive a hundred times as much now in this present life—houses, brothers, sisters, mothers, children, lands—and persecution with them—and in the coming age eternal life.—Mark 10: 28-31.

Jesus commended *Zacchaeus* in connection with his proposal to give. The story is full of charm. Zacchaeus desired to see Jesus but he was at a disadvantage because of the crowd. He was small of stature. He ran ahead of the procession and climbed up a sycamore tree. When Jesus came underneath he called Zacchaeus down and told him that he wanted to go home with him. Zacchaeus came down and welcomed Jesus joyfully. A little later in his own home Zacchaeus stood up and addressing the Lord said, "Here and now, master, I give

half my property to the poor and if I have unjustly exacted money from any man I pledge myself now to repay to him four times the amount." With instant and joyful approval Jesus said to Zacchaeus, "Today salvation has come to this house, seeing that he too is a son of Abraham. For the Son of Man has come to seek and to save what is lost."

Jesus commended *Mary* for her gift of spikenard. This ointment with which Mary annointed Jesus was worth a large sum. The wages of a laboring man for an entire year. Mary crushed the container and poured the ointment on the head and feet of Jesus. When Judas and others began to criticize Jesus defended and commended her: "Wheresoever in the whole world this gospel shall be preached this work which this woman has done shall be told for a memorial of her."

Jesus commended the gift of the *poor widow* in the temple. Our Lord sat over against the treasury and watched the givers. When this widow came she cast in two mites, the smallest coins current in that day, an insignificant sum. Jesus, filled with wonder and gladness, declared to his disciples that this widow had cast in more than all others who had made contribution. "For they have all contributed what they could well spare, but she out of her need has thrown in all that she possessed—all she had to live on." Thus again and again our Lord warmly commended those who gave.

5. *Jesus accepts.* Every gift which is made in Christ's name is accepted as given to Christ himself.

And the King will answer them, "In truth I tell you that in so far as you rendered such services unto one of the humblest of these my brethren, you rendered them to myself."

If Jesus was here among us extending his hand for our gifts, how gladly would we bestow our best. But Jesus is here. He is extending his pierced hand for our gifts. He is here in the form of his church. What we give to the church he accepts as given to himself. He is here in the orphanage, the hospitals, the Relief and Annuity Board, the Education Board, the mission boards. When we give to these institutions in his name he accepts it as given to himself.

The time was approaching for the annual session of the Southern Baptist Convention. A generous man said to his pastor: "I have leased one entire floor of our best hotel for the week of the convention. I want you to fill it with your friends. The expense is to be mine."

The pastor carefully made up his list. He passed by the Convention leaders. He gave no thought to the men of power and prominence. He made a careful list of quiet country pastors, some of whom rarely attended the sessions of the great Convention. These he invited along with their wives to be his guests at the hotel. These modest, retiring servants of Jesus had a blessed time in fellowship with each other and enjoyed for a week luxuries of which they had scarcely dreamed. The pastor and his generous member were glad in the assurance that in thus caring for the Lord's faithful servants, they had extended hospitality to the Lord himself.

6. *Jesus multiplies.* The Galilean sun was westering toward the hills. The eager multitudes, bent on hearing every word of the Teacher, forgot their hunger and flung purdence to the winds. The thoughtful disciples came and told Jesus that he must send the multitudes away since there was no food for them. It was not the

way of Jesus to send men away hungry. He said to the disciples, "Give ye them to eat." They replied that there was no food available and that it would take a small fortune to buy a meal for such a throng. Andrew dropped the suggestion, perhaps in a half humorous vein, that there was a lad about who had a little lunch, five biscuits and two small fishes. Jesus said, "Call the lad." If the Teacher wanted his little store, he could have it. Cheerfully the lad gave up his meager store and put it at the disposal of Jesus. Then the lad had the joy of seeing his little lunch expand and extend until the whole multitude was fed. We can imagine him watching in wonder as the disciples brought back the twelve baskets full of fragments which were left over. Happy lad! He gave up his all for the Teacher. Then the Teacher multiplied it so that the lad had his full meal and—5,000 men were filled. Even so will Jesus take our gifts and multiply them. He has been doing exactly this through all the days. Alas for us that our eyes are holden and our hearts dull! Verily the Scripture is true: "There is that scattereth and yet increaseth: and there is that withholdeth more than is meet, but it tendeth to poverty" (Prov. 11: 24).

What an incentive to giving we have here! Our meager store in the hands of Jesus and under his magic touch may be multiplied and vitalized so that it will work wonders.

Dr. Russell Conwell was wont to tell how the giving of a little child led to the erection of the great temple in which he ministered for thirty years. The church was occupying poor and inadequate quarters. Dr. Conwell came before his people with the suggestion and plea that

they should arise and build. The church leaders lacked vision. The officers and others felt that the time was not opportune. A little girl, the child of foreign parents, heard the pastor's plea and in simple, child-like faith, set about helping the pastor to build the new house. In her little savings bank she carefully placed the pennies and nickels which came her way. One day she was ill; her illness quickly grew serious. Her father sat beside her and told her that she was slipping away, that she must soon go. "I thought," she said, "that Jesus wanted me to help him build that church. If he wishes to take me to himself, it is all right. He will find a way to build the church." Then the child asked the father to bring her little bank. "Father," she said, "give this to the pastor and tell him I wanted to help him build the church. Tell him I did the best I could."

When the child was gone the father called the pastor in; he told him the simple story and gave him the little savings bank, with the message of the child. Dr. Conwell announced the next Sunday that he had received a gift for the new building which was of such nature as to give him hope that actual work might be started at an early date.

He called his deacons together. In the quiet meeting he told the story of the child's faith and of her gift. The little bank sat on the table in the midst. The senior deacon was asked to open it and count the money. There were just forty-seven cents. When this announcement was made, some one said, "Let us pray." The group of men went down on their knees to pray. When they arose from their knees, there was silence for a season. The senior deacon broke the silence: "I thought it was

not the time to build; I felt that I could not at present do any large part. But I want to give $10,000." Others spoke and pledged until every man in the group had pledged. The fires spread throughout the congregation; a glad revival broke out among the people. Within a few short weeks the amount needed for the building was in sight and shortly the walls of the new building began to rise. Dr. Conwell frequently related this story to show how Christ will multiply and vitalize our gifts when they are offered in faith.

Pastor George W. Truett has for many years conducted an annual revival meeting in the far western part of Texas, among the stockmen and their employes. As in a great round-up the cattlemen and the cowboys gather from wide circles. The great preacher accepts their hospitality and shares with them the life they live. As is his wont he bore down heavily upon divine ownership and human stewardship, upon God's rights and man's obligation to observe those rights. After a sermon stressing these things one of the cattlemen slipped his arm in the preacher's arm and asked him to walk with him.

They walked together out of the camp and entered a canyon where they might be undisturbed. The man stopped suddenly and said, "Pastor Truett, I want you to talk to God for me. You know him; you walk with him all the time. I did not know until you said it this morning that God owns all and that I am merely his steward. I want you on my behalf to give him my land. It stretches out here widely across the plains. I give it all to him. Tell him that I promise to try to be a good steward." The great preacher stood with his

friend, the rugged plainsman, and prayed as such a prophet might pray under such conditions. Then the man said, "Now, I want you to ask God to give me my son. He is a poor, lost boy and I want him saved." Moved by the deep concern of the father, the preacher prayed again. With tears he besought God for the wayward son. That night, in the preaching service, the son sat near his father. His eyes were fixed on the preacher and the preacher spoke with great earnestness. Something occurred which was not on the schedule. The son rose in the midst of his associates, as if unable to restrain himself longer and said, "Preacher, I can't remain quiet another moment. Will you wait while I tell my father that I accept his Saviour." The two strong men, father and son, fell into each other's arms. Men little accustomed to show emotion, the great-hearted men of the plains, gathered around to clasp the hand of the young man and to express their joy to the father whose deep concern for his son they had long known. Out in the canyon the man dedicated his all to God. Out in the canyon came the quiet assurance that as the man had honored God, so God would honor him.

VI

OURS: HOW MUCH

We have discussed stewardship; we have said some things about partnership. We have dealt somewhat with the problems and perils involved in the holding of property. We have considered some motives which should actuate us in giving. We have looked briefly at the teaching of Jesus concerning giving. We now go a little further and raise the question, How much? Millions of people who love the Lord are raising this question.

How much for our Lord? The New Testament teaching of stewardship binds believers to recognize that all that they have and all that comes to them belongs to their Lord. Would not a more proper question for the steward be, How much shall I keep? A faithful steward never fails to recognize that all belongs to his master. Joseph was a servant and steward in the house of Potiphar so that Potiphar knew not what he possessed except that which came on his table. Joseph as a steward could never have raised the question, How much shall I give my lord? He knew very well that all belonged to his lord, and that according to the law of the land he himself was the property of his master. Joseph could only raise the question, How much shall I keep for myself? That question he had a right to ask and he alone could answer it. If we are to be real stewards of the

Lord Jesus we must not make even an implied claim to property. The question which is proper for a New Testament steward would seem to be, How much of all my Lord entrusts to me shall I keep for myself?

A Safe Guide for the Christian

Let him determine as accurately as possible his primary or essential needs, including that which is requisite to his best efficiency and covering a just provision against future needs, especially of declining years, and let him give what remains over and above these requirements. This would seem to be the ideal of stewardship. Even so, a steward should not feel that he must give all at any given time. Much of the best and most permanent work for Christ in the maintaining of institutions must always be done by those who do not spend all that they make and who do not give all that they save. The steward may well take account of the sweep of the years.

John Wesley in his famous sermon on "The Use of Money," a message which has directly or indirectly influenced millions of people, said:

> Gain all you can. Save all you can. Give all you can. You are a steward; therefore provide modestly for your own wants, and give the surplus. Do not stint yourself to this or that proportion. Render unto God, not a tenth, not a third, not a half; but all that is God's, so that you may give a good account of your stewardship."

Two brothers, both of them devout Christians, aspire to be worthy stewards. One in early life answered the call to preach. The other felt a call to enter commercial life and became a capitalist. The average annual income of the minister for thirty years has been about $3,000.

The average income of his brother has been around $30,000. Would it not be in accordance with the spirit of New Testament stewardship for each of these brothers alike to determine and care for his primary and essential needs along with the probable requirements of his family and his old age, and give what remains to Christ's causes? With stewards, we repeat, the proper question is not how much *give;* rather it is how much *keep.*

Rev. G. Campbell Morgan, known and loved in all lands, says:

1. The Christian belongs to God—spirit, soul, and body—in all powers and possibilities.

2. All that the Christian has is to be used with an eye single to the glory of God in the accomplishment of his purposes.

Applying these principles, how should a Christian deal with his money? Of whatever income he obtains, he should say, "This belongs to the Master. I am to discover by honest calculation how much I need for the proper maintenance of my life and home, that both may continue to glorify God. All the rest is to be devoted, as he shall direct, for the extension of his kingdom among men."

The Lilliputian Heresy

Some one has directed attention to the Lilliputian heresy. Churches expect little where they have a right to expect much. Pastors ask little of those who ought to do great things. A Texas pastor timidly asked a prosperous man for $1,000 as an offering for a special fund. The man readily gave $1,500 and later, on a half dozen occasions, gave amounts exceeding $25,000. A mission secretary with some hesitation asked a woman for a contribution to help a Japanese boy secure an education. Before the conversation ended the woman had given her check for a sum sufficient to erect a dormitory

in which many Japanese boys might be housed. We are guilty of the Lilliputian heresy, when we accept with approval offerings for our Lord which cost the giver less than he spends for simple luxuries. A man gave $102 to missions and during the same year spent $120 for one indulgence. The man who gives annually $200 to his church and spends $500 for a summer outing for his family is a Lilliputian giver. Among the heresies of the day the Lilliputian heresy is one of the most hurtful to the cause of our Christ.

A Missionary Who Dared to Act Upon His Stewardship

The progress of Christ's cause through the ages has rested with men and women who have dared to be stewards. The real Christian work of the world is done by those who are willing to take Christ at his word. This doctrine of stewardship appears, let us say, unnatural and unreasonable. As these lines are being written, Dr. George W. Leavell, Southern Baptist medical missionary, is leaving for China. Because of the insecurity and perils arising from the upheavals in China, Dr. Leavell is leaving his wife and daughters in the states. Now it happens that he is a gifted physician and surgeon, long the head of a hospital staff in Suchow, China. He could open an office in any city in this country and have a lucrative practice. Thus he could live in comfort with his family. Is it not unreasonable and unnatural that Dr. Leavell should put a continent and an ocean between himself and his loved ones and go into the unrest and perils of China? There are not wanting those who plainly

declare that he is an impractical visionary and that his course is both unnatural and unreasonable.

A few years ago, two millions of our choicest men left their loved ones and went into the deadly perils of the World War. No one said that these men were impractical or that their course was unreasonable. This whole nation acclaimed these men. Then why should one man, accepting his stewardship and facing sacrifice and danger in order to open a hospital in China long closed by reason of his absence, be called unreasonable or impractical? There is just one answer; believers have not grasped and accepted Christ's teaching of stewardship. Dr. Leavell said with another steward of the long gone years: *What mean ye to weep and break my heart? for I am ready not to be bound only, but also to die in China for the Lord Jesus.*

Christ is himself, according to all human standards, impractical and unreasonable. His cause would make real progress if only his followers would dare to walk in his steps. Instead his disciples all too often take the edge off his teaching by saying that lives such as that of Paul and of George W. Leavell and the multitudes of those who offer themselves in sacrifice are proper and needed for exceptional and unusual conditions. Since Christ's day there have been no normal and usual conditions. The gospel itself is wholly exceptional, entirely unusual. It demands men and women who will dare to be "unreasonable and unnatural."

A Young Woman Yields to the Claims of Stewardship

Youth has always in a special way responded to the demands of Jesus. A mission secretary, his heart on

fire with desire to see Christ preached in heathen lands and knowing well that youths gladly venture all for Christ, constantly watches for strong young men and women who may be induced to go to foreign fields. He attended the graduation exercises in a great college. A young woman of rare beauty and evident intellectual ability brought a stirring message to the faculty and her fellow students. The mission secretary whispered to the president: "Who is that girl?" He was told that she was a child of wealth destined for "a career." Nothing daunted, the secretary said, "I want that girl for China." The president smiled, an incredible smile, indicating more clearly than words could do that the idea was wholly impracticable. The missionary knew how youth loves holy adventure. Later in the day he met the girl and boldly proposed that she should go to China. He appealed to her sense of stewardship and challenged her to a worthwhile task. The young woman is now in China.

Why Not Ask for Worthy Gifts?

It is a mistake to ask for a part when Christ demands the whole. Christ is belittled and his cause is minified when great and gifted souls are asked to do little things. A teacher in a Christian college had made the usual offerings in response to the usual appeals. Dr. George W. Leavell spoke to a small group in which this teacher was present, telling about his hospital in China and outlining the urgent need for an elevator for the use of the patients. The cost of the needed elevator would be $2,000 in American money. The teacher asked for the privilege of giving the amount needed to make possible

the elevator. Out of reserve funds gathered by long-practiced economies a check was given for the desired amount and the missionary sailed for China with a heavy burden lifted from his heart. Better still, if possible, the teacher who gave knew, perhaps for the first time in life, the joy and satisfaction which come from rendering a worthwhile service.

A perplexed pastor said, "What am I to do about my prosperous members?" It ought not to be difficult to offer them challenging tasks which will appeal. Let this pastor ask one man to build a hospital. He may suggest to another that he erect a new building for some orphanage. To others he may propose the sending out of a group of missionaries. What prosperous disciples need is the challenge of real and worthwhile tasks. And while this pastor is concerning himself about his more prosperous members, he should not lose sight of the scores and hundreds who, like the teacher mentioned above, have only modest means and yet need only the suggestion and appeal of definite tasks to start them on the way to be New Testament stewards.

A Young Man Fights a Winning Battle

A gifted young man had just completed extended educational courses. He had planned to render educational service as a missionary in China. The time had come when he must make a final decision. In his room in the large dormitory he sat alone behind a locked door facing the question of what he should do with his life. On the table before him lay three things, his Bible, a woman's watch, and a pretentious looking business document. His Bible had said, "Come," and it now

seemed to be saying, "Go." The business document was a proposed contract already signed by a great commercial concern guaranteeing a salary of $5,000 per year. It only awaited his signature to make it effective. The young man held the contract before him. He knew little of business, but he knew enough to know that an offer of this kind from such a firm meant that its officers believed they had found a man whom they might use in some large way; it almost certainly meant that the way was open to executive responsibility and a place which would pay a really handsome salary. He held the contract with nervous fingers. With the promised $5,000 he could live in comfort and contribute enough to send some other man to serve in China. Then his eye fell on the watch. Years before, the family exchequer was depleted and his mother, having no offering at hand, had wrapped this watch in paper and laid it on the collection plate as an offering to missions. Dr. J. B. Gambrell, of blessed memory, took that offering. Learning who gave the watch, he found brethren who gladly gave $50 to redeem the watch and had it returned to the giver. The watch had been given to this young man as the youngest child with a prayer that it might in his possession go to render service in China. He held the little token in his hand and a flood of holy memories surged through his heart. The battle, brief but sharp, was over; the victory was won. He tore the contract to shreds; his decision was made. He was a steward. He must respond to the call of his Lord who, though he was rich, yet became poor. Ullin W. Leavell thus showed that he knew the deep and real meaning of stewardship.

Is it not enough that my Lord's last message to ME was

"Go YE into all the



and preach the gospel to every creature"?

Dare I be indifferent to this?

VII

OURS: HOW MUCH (Concluded)

How much of the material good things with which God blesses the believer should be set apart for the special uses of Christ's kingdom? Sensitive souls, eager to know and to do the will of their Lord, naturally desire light and guidance out of the Scriptures at this point.

The Christian Ought to Give at Least One-tenth of His Income for Specific Religious Uses

1. *Scripture Teaching in General.*

(1) The stewardship which we have considered in these pages would surely demand that as much as one-tenth should be set apart for the use and honor of the Lord who owns all. Granting that the believer is free in Christ to determine for himself the percentage which he shall offer, is it conceivable that an intelligent Christian should feel at liberty to offer less than the patriarchs gave and less than God's Israel gave through hundreds of years? A smaller proportion of the income than the tenth has never been proposed, or advocated in the religious history of mankind.

(2) The partnership of which we have spoken must surely bind believers to give at least the tenth. We have seen that Jesus recognized in every business a three-fold partnership; *self, society,* and *God.* In view of the contributions which they make to every business

success, Jesus said, "Render to Caesar (society) the things which are Caesar's, and to God the things which are God's." When Christians consider how much their Silent Partner puts into their business, their enlightened consciences must agree that the tenth is the least that any disciple of Jesus can offer in acknowledgment of his obligation.

(3) The patriarchs in the dim early ages recognized the tenth as a reasonable proportion to be offered to Jehovah. Abraham (Genesis 14) "gave a tenth part of all" to Melchizedek, priest of God most high. In an hour of blessed spiritual vision Jacob vowed a solemn vow: "Of all that thou shalt give me I will surely give the tenth unto thee" (Genesis 28: 22).

(4) The Holy Spirit through Moses wrote the tenth into the Levitical system. "And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree is the Lord's; it is holy unto the Lord" (Leviticus 27: 30). Thus through the centuries from Moses to Christ God's people, in accordance with his own express command, made the tenth the basis of their giving. It should be remembered that the tenth was the basis and not the sum of their giving.

The Jew lived in the dim light and hope of a promised Messiah; the Christian lives in the glorious light of an offered sacrifice and worships and serves a risen and living Saviour. Will any one suggest that God's requirement for the Christian is less than that which was imposed upon the Jew? Will the enlightened conscience of the Christian permit him to offer less for his Lord than the minimum given by the Jew?

(5) The law of the tenth, like the law of the Sabbath, is based upon fundamental principle; it is founded in the nature of things. Both the law of the tenth and the law of the Sabbath are expressive of essential and abiding principles. Neither can be disregarded because both are based on imperishable principles.

The two laws concern property and time. These are the two most vital and inclusive interests of mankind. Prompted by gracious love the Father asks that a percentage both of property and of time should be holy unto himself. In the case of property he asked one-tenth; in the matter of time he asked one-seventh. It cannot be said that either of these demands was more important and meaningful than the other. Both were expressive of living fundamental principles. Both touched human life in a vital way and both were inevitable if Jehovah was really to reign in the heart.

Christians have somehow maintained the law as to time; they have observed and perpetuated God's requirement that one day in seven shall be kept holy. This they have done in spite of the fact that neither Jesus nor the New Testament writers specifically ordered its observance. By the master stroke of the ages Satan has obscured the equally fundamental requirement that a proportion of property shall be separated as holy unto the Lord. When believers revive and rediscover this fundamental obligation and observe it, as they observe the law of the Sabbath, vast and rapid progress may be expected in the conquest of the world for the Lord Jesus.

It is not difficult to imagine the situation if Christians allowed themselves liberty as to the rule that a seventh of time should be holy unto the Lord. One would set

apart the seventh and thus hallow the Sabbath day. Another might choose to dedicate the fifth, another a tenth and thus on and on. The best results of Sabbath observance come from the fact that the Christian world stands together in observing one day in seven. Thus the Sabbath makes its real impact upon human life. If similarly the Christian world would stand together in observing the rule of the tenth of property, every believer would comfort and encourage every other believer and the coming of Christ's reign on the earth might be mightily hastened. Such a concert of giving would vastly bless and impress the world. Thoughtful believers will not lightly cast the weight of their influence against such concert of action.

2. *The Teaching of Jesus.*

Naturally and properly Christians look especially to the body of teaching delivered by the Lord Jesus.

(1) Jesus and the Mosaic law. In the Sermon on the Mount our Lord set forth many basal principles of his kingdom. He was explicit as to his attitude toward the law.

> Think not that I come to destroy the law, or the prophets; I am not come to destroy but to fulfil. For verily I say unto you, till heaven and earth pass, one jot or one tittle shall in no wise pass from the law, till all be fulfilled (Matthew 5: 17, 18).

Jesus then did not destroy or annul the law of the tenth; rather he fulfilled it. He completed it, filled it full. The Jewish leaders had obscured and all but forgotten the living principles of which the giving of the tenth was an expression. They had come to observe the law of the tithe in a meticulous and belittling fashion. Their observance of the law was so hollow and meaningless as to make it an offense to the Father. Jesus

denounced their hypocrisy with the most scathing words. He sought to rescue and rediscover the principle which was behind the law. He knew well that the letter killeth, but the spirit maketh alive. Assuming, as we may believe, that the law or rule of the tenth was established in the thinking of his hearers, Jesus gave himself to reestablishing the essential fact that God owns all and that his servants are stewards accountable to him for all.

Did Jesus revise the law of the tenth? If he did revise it, surely he did not revise it backward or downward. He commanded the rich young ruler to go away and sell all that he had and give to the poor. He was clearly pleased when Zacchaeus announced his purpose to give half of his property. He commended the poor widow when she gave all. Surely he reads the life and words of Jesus to little purpose who draws the conclusion that Jesus meant to annul the law of the tenth or to revise it backward and downward.

(2) Jesus commended the tithe. In the midst of a heated controversy with the Pharisees in which he pitilessly exposed their hollow pretense in the external observance of the tithing law, Jesus was at pains to express his approval of tithing as such. "Woe unto you Scribes and Pharisees, hypocrites; for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy and faith, *these ye ought to have done and not to leave the other undone*" (Matt. 23: 23). The Pharisees were of course under the Mosaic law which required the giving of the tenth. In commending them for the observance of this law, however, Jesus virtually approved the principles underlying the law.

(3) Jesus commends worship and worship means giving. "Thou shalt worship the Lord thy God and him only shalt thou serve" (Matt. 4: 10). Giving is an essential element in worship as well as in service. The first Gentile audience that came to worship the child Jesus brought offerings; gold, frankincense and myrrh. Worship unaccompanied by sacrificial offering can hardly be acceptable to the Father. David said it for us long ago: I will not "offer burnt offerings unto the Lord of that which doth cost me nothing" (2 Sam. 24: 24).

(4) The Lord Jesus has made himself dependent on his "friends" for the financing of his earthly enterprises. His are the gold and the silver; but the only gold and silver available for his extension work is that furnished by the *free-will* offering of his followers. In Old Testament times when only Hebrew worship was to be maintained, God exacted three tithes, at least two of which seems to have been paid annually; does it seem reasonable that with world conquests in view the Christian should be content to give less than one-tenth?

(5) Jesus and Paul gave all and asked all. "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich" (2 Cor. 8: 9). For himself Paul declared, "I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord; for whom I have suffered the loss of all things, and do count them but refuse, that I may win Christ" (Phil. 3. 8).

The saints in the Jerusalem church caught the meaning and spirit of Christ's teaching and illustrated its deep inner meaning when no one of them would say

that any of his possessions was his own, but for the existing emergency they had all things common.

As Jesus and Paul gave all, so they asked all. "If any man will come after me, let him deny himself, and take up his cross and follow me" (Matt. 16: 24). The condition and essence of discipleship is to say "No" to one's self, to take up one's cross and to walk in the path which Jesus trod.

The life which Paul lived together with the gospel which he preached led the Macedonian Christians to give "first their own selves." Having thus given all, nothing could be more natural than that they should give "up to their means, aye and beyond their means."

Since Jesus and Paul gave all and asked all it is easy to see why they did not specifically urge a particular proportion. Men sometimes wonder why Jesus and Paul did not say more about the tenth. Such wonder is little short of dullness. It is to miss the clear meaning and spirit of the gospel. They did not talk more about a *percentage* because they were giving and demanding *all.* It would seem to be dullness indeed to construe this persistent demand for all as a setting aside of the long established rule that the tenth as a minimum should be holy unto the Lord.

3. *There Are Other Favoring Considerations.*

(1) It is *reasonable.* Enlightened consciences from the days of the patriarchs through Bible times to the present day have declared that the tenth is reasonable as an acknowledgment that God is the great Giver and Owner. Surely believers in the most favored and prosperous era the world has known cannot find it unreasonable to give one-tenth to the Lord who gives all.

Even if the Scriptures contained no hint of a proportion of income as due to the Lord Jesus, the Christian conscience must still suggest such a proportion, even as the conscience of mankind in the dim early ages suggested and demanded it. If the alternative for the giving of such a proportion is the haphazard method of giving which all too often prevails, believers ought to feel no hesitancy in making their choice. Surely the Lord Christ is not honored by the bestowal of occasional gifts such as we might bestow in tips upon attendants for personal service.

(2) It is *systematic.* A systematic giving to our Lord of a proportion of that which he bestows constitutes the most appropriate reminder and declaration that all belongs to him. If a proportion of all gains and earnings is dedicated to God the sense of partnership may become real and vital. The giving of such proportion is in line with the approved practice among men in all affairs of serious importance.

(3) It is *convenient.* For small as for large givers the tenth is convenient and easy of computation. The child with his dime, the boy with his dollar, the man with his hundreds or thousands, will alike find it simple and convenient to set aside his tenth for the Lord's work. Millions of the Lord's faithful stewards have found in the tenth a convenient percentage to set aside for special religious uses. Smaller givers may wish to deposit the tenth thus set apart in some secure place about the home, while larger givers will wish to have a special bank account for the funds which thus accumulate.

(4) It is *sufficient.* A tenth of the income of believers would amply finance the churches together with the

institutions and enterprises through which the gospel is preached. The annual income of Southern Baptists is $1,600,000,000. Southern Baptists give annually about $40,000,000. This means that on the average Southern Baptists give about two and one-half per cent of their income. It will be readily apparent that a tithe of the income of the nearly 4,000,000 Baptists in the Southland would quickly discharge all debts and fill all depleted treasuries.

(5) It is *protective.* The regular giving of a proportion is a safeguard against selfishness. Believers thus have a definite check against themselves. They can thus support and stabilize their determination to be good stewards. There is no protection so sure as the fixing of a proportion of income and the regular and faithful setting aside of that fixed proportion for the Lord's service.

In another way the habit of giving the tenth is protective. Long ago Gladstone pointed it out in a letter to his son. He suggested that the habit early and firmly fixed of setting aside the tenth provides a fund for giving which will be always available. Against this fund it is easy to check for any calls that may arise. When such calls come they do not have to be pitted against one's interests or one's own selfishness. Not alone as a matter of religious duty but as a good business system Gladstone gave a tenth of his income. Each call for giving has only to be weighed in the light of other similar calls. Those who have had experience in the regular giving of a tenth know precisely what this means. They appreciate the value of this protection.

(6) It is *profitable.* Paul tells Timothy that

"godliness is profitable for all things, having promise of the life which now is, and of that which is to come." Multiplied thousands are ready to testify that the systematic and regular giving of their means into God's treasuries brings ample and blessed returns. This does not mean that every dollar which a generous giver brings for God's causes is replaced by one or more dollars in return for his generosity. No New Testament steward would demand or expect this. It does mean that worthy giving brings a peace and satisfaction which are worth more than gold or silver. It means more. When one through the habit of tithing adopts a careful financial system, making a check on all income and expenditure, there is thus superinduced a measure of thrift and economy which in many cases far more than balances the amount given. It means even more. Are there not many promises in God's Word that if we are lovingly faithful to him in service he will bless not only in things spiritual but in our material necessities as well? In Matthew 6: 33 Jesus says, "Seek ye first his kingdom and his righteousness and all these things shall be added unto you." And in Luke 6: 38, "Give and it shall be given unto you; good measure, pressed down, shaken together, and running over, shall men give unto your bosom." And also Malachi 3: 10, "Bring ye all the tithes into the storehouse that there may be meat in mine house, and prove me now herewith saith the Lord of Hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

WE BROUGHT NOTHING INTO THE WORLD AND—?

Carve your name high o'er the shifting sand
Where the steadfast rocks defy decay;—
"All that you hold in your cold, dead hand
Is what you have given away."

Count your wide conquests of sea and land,
Heap up the gold and hoard as you may;—
"All you can hold in your cold, dead hand
Is what you have given away."

4. *Some Objections Considered.*

(1) *Some are repelled by what they consider a flavor of legalism.*

Unquestionably this teaching concerning the tenth, like many other Christian doctrines, has suffered much at the hands of its friends. Some have doubtless been deterred from the advocacy of the tenth by the frequency with which this teaching has been enforced by the appeal to what they consider legalism. If the grocer should accompany his monthly statement with a marked copy of the legal code he would likely arouse resentment. Self-respecting people meet their obligations not so much because they must as because they ought. With sincere believers the will of their Lord is the highest incentive; the constraining love of Jesus is the most powerful motive.

(2) *There may be believers who cannot in justice to themselves give the tenth.*

Our Lord is not a hard taskmaster. He does not demand the impossible and his requirements are never unjust. Paul states the case for us: "For if there be first a willing mind, it is accepted according to that a man

hath and not according to that he hath not" (2 Cor. 8: 12). There are doubtless Christians who, with their present scale of living, cannot give the tenth to the Lord and yet who with a readjusted scale of living accompanied by thrift and economy might easily give the tenth. They may be more highly valuing their modern way of living than they value the preaching of the gospel of Christ to a lost world. How would these same people live if a financial depression in the land should reduce their income one-tenth? Is it really impossible for them to live on the nine-tenths and give the tenth in order that they may glorify Christ's name and promote his cause?

(3) *The universal giving of the tenth would be inequitable.*

In this connection the objector will often suggest that one man may receive $1,000 a year, while another receives $10,000; if each gives the tenth one has $900 left, whereas the other has $9,000. Such giving would be manifestly inequitable.

The objection has weight against the insistence that all believers alike ought to give merely the tenth. Surely no one would insist upon the universal and uniform giving of the tenth regardless of ability and conditions. This would obscure the plain New Testament teaching which says, "Every man according to his several ability," and "Every one of you as God has prospered him." Let those who find the tenth a reasonable and sacrificial offering give the tenth; let those whose gratitude and ability suggest a larger amount go beyond the tenth as far as they will.

"LET THE TITHE BE CONVERTED"

Dr. T. Claggett Skinner, in a sermon which appeared in *The Watchman-Examiner,* offers this suggestion:

Let the tithe be converted. Let it be renewed. Let it be born again. Let it be shot through with love and light, and then, like the Sabbath, it may serve us to the end of time.

Dr. Skinner thus says in a new and striking way what Jesus said in the Sermon on the Mount which outlined the principles of his kingdom: "Think not that I am come to destroy the law or the prophets; I am not come to destroy but to fulfil" (Matt. 5: 17). Jesus came to fulfil, to fill full, to complete the law.

Let the tithe "be converted." This is what happened to the Jewish Sabbath. It was "born again." Consider the changes which the Jewish Sabbath underwent when it became the New Testament Sabbath.

(1) A new day. The Jewish Sabbath was the seventh day of the week. The followers of Jesus, guided by the Holy Spirit, came to observe the first day of the week.

(2) A new name. The Jewish Sabbath became in the new dispensation "The First Day of the Week," "The Lord's Day," "Sunday," though we still retain also the old and historic "Sabbath."

(3) A new nature. Our Sabbath is freed from the binding and hampering regulations with which the Sabbath was burdened in the Old Testament times. It has come to be what God from the beginning meant it should be, a symbol of joy, a day of rest, of worship, and of holy ministry, a reminder of the Lord's rising from the dead, a prophecy of the rest which remaineth for the people of God.

The Jewish Sabbath, before it could fit into the realm of Christ, must needs be born again. Let the tithe be similarly regenerated. Let it be "shot through with love and light."

How Believers May Be Induced to Give the Tenth

Christian leaders, pastors especially, face the question as to how they may lead the people to adopt the tenth as a minimum in giving. Receive a parable. A certain man, we will call him Richard Wilson, was really concerned to meet his obligations to his Lord. His pastor suggested that he give the tenth of his earnings. He said very frankly, "Pastor, I cannot; my covetousness will not let me. I am establishing a business and I am eager to make money. I cannot get my consent to give a tenth."

Here was a man who was, to say the least, willing to be frank. The pastor loved him and longed to help him. He said, "Mr. Wilson, there are three steps in this matter of giving, (1) to give a portion of one's income, (2) to make that portion a proportion, a definite percentage, (3) to make the proportion one-tenth. You have taken the first step; you are giving a portion. I want you to take the second step and give the Lord a proportion, a definite agreed percentage. I will hope and pray that later you may see your way to make the proportion at least one-tenth."

After a moment of thought, Mr. Wilson said, "Pastor, your suggestion is so manifestly fair that I cannot hesitate. I will give a definite proportion. It shall be one-twentieth."

The pastor watched the man and prayed for him throughout the year. At the close of the year Mr. Wilson came into the pastor's study and spoke somewhat as follows: "Pastor, I have had the best year of my life financially and otherwise. When I began to give the twentieth I made the Lord my partner. The consciousness that the Lord was thus my partner stimulated me to new effort and induced in me a thrift and economy which I had not previously known. I have made more money the past year than I ever made before."

Mr. Wilson continued with the statement that he would for the ensuing year give one-tenth of his earnings, and that he hoped to increase this percentage yearly.

Of the three steps outlined by that wise pastor may it not sometimes be well to induce men to take the first two and thus lead them on to the third? There might thus be three types of members: (1) givers of a portion, (2) givers of a proportion, a definite percentage, and (3) givers of the tenth. Patient and prayerful effort will usually lead to the third step, and when that is taken it is frequently possible to lead on to yet larger giving.

Yet Other Types of Giving

There must of course be occasions when believers will, like Barnabas of old, wish to sell property in order to give to the Lord's cause. There will also be those who will wish to remember God in their wills so that some portion of their accumulations may go to support the Lord's work after they have departed from this life. Believers in increasing numbers are placing funds with denominational boards and institutions, receiving in return annuity bonds yielding interest, thus they may

receive income while they live and at the same time be assured that the principal sum will go to the institution of their choice.

A PLEDGE TO GIVE A DEFINITE PROPORTION

1. I acknowledge my obligation to give some portion of the material gifts which God entrusts to me.
2. I recognize the obligation to make such portion a *proportion,* a definite percentage of my income. I therefore agree to give for my Lord's service the percentage of my income checked below.

1%..... 2%..... 5%..... 8%..... 10%.....

Signed.....

Date.....

OUR TITHER'S PLEDGE

1. From God cometh down every good and perfect gift.
2. It is God that giveth power to get wealth.
3. God was in Christ reconciling the world unto himself.

Constrained by the love of Christ and recognizing God as the giver of all things, I agree to give one-tenth of my income into my Lord's treasury for the extension of his kingdom.

Signed.....

Date.....

VIII

OURS: HOW GIVE

Since in giving we worship God and acknowledge Christ Jesus, the method, the manner, and the spirit of giving become matters of serious moment. As might be expected the Scriptures give us careful instruction here.

1. We are admonished to give *without ostentation:*

Take heed that ye do not your righteousness before men, to be seen of them: else ye have no reward with your Father who is in heaven.—Matthew 6: 1.

Observe that we are not forbidden to do our righteousness *before men.* Much of all that we do must be done in the eyes of our fellowmen. Indeed we are commanded to let our light so shine before men that they may see our good works. We are, however, to guard our motive which is to be, "that they may glorify your Father which is in heaven." We are not forbidden to do good *before men;* we are warned against the insidious temptation to do righteous deeds before men, *with a view to be seen of them.*

It may be a false and foolish modesty which prompts us to undue secrecy in the matter of our giving. Jesus suggests that it is an offense to all decency for us to pretend to make offering to God when our eye is on men and when we seek not God's glory but man's approval. When Jesus says, "Take heed," he suggests

plainly that this temptation to give with a view to be seen of men is insidious and intrusive. It may creep in when we are unaware. It may be the fly in the ointment which will mar our most sacred service. Jesus says that if we do our righteousness with a view to be seen of men we receive reward which we seek. Men will see. They may give a momentary approving glance, but "ye have no reward of your Father which is in heaven." Why, if we have forgotten the Father and thought only of men, why should we expect any reward from the Father? Rather we have grievously sinned against God.

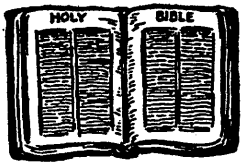
2. We should give *cheerfully*. The Apostle Paul said to the Corinthians: "Every man according as he purposeth in his heart, so let him give; not grudgingly or of necessity; for God loveth a cheerful giver." The churches of Macedonia brought much joy and comfort to the heart of Paul, especially by their cheerful and generous giving. He tells the story of their liberality in terms of affection and gratitude.

> But, brethren, we desire to let you know of the grace of God which has been bestowed on the Churches of Macedonia; how, amid a trial of great affliction, their abundant joy even in their deep poverty has overflowed in the wealth of their liberality. I testify that to the extent of their power, and even beyond their power, they have of their own choice given help. With earnest entreaty they begged from us the favour of sharing in this service to the saints. They indeed exceeded our expectations. First of all they gave themselves to the Lord, and to us as God willed.—2 Corinthians 8: 1-5.

If we could think ourselves into the place of the Lord as receiver, we would the more readily understand how it is that he loves a cheerful giver. How can he accept, much less appreciate, gifts which are measured out as a dole, grudgingly and as of necessity?



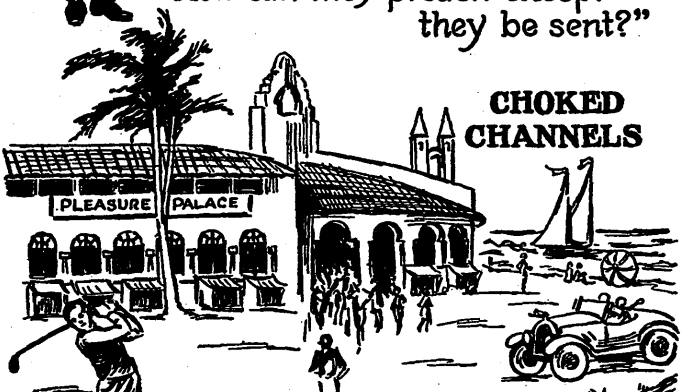
God's Messenger



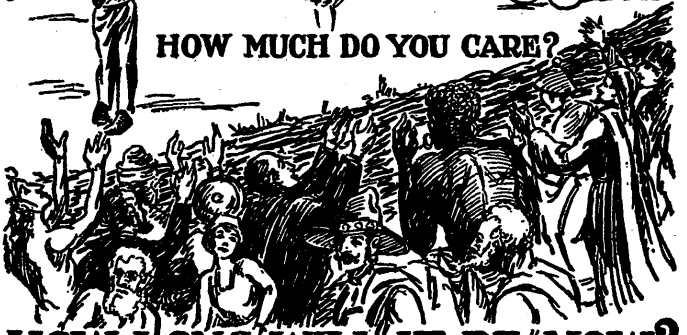
God's Message

"How can they preach except they be sent?"

CHOKED CHANNELS



HOW MUCH DO YOU CARE?



HOW LONG WILL IT BE NOW?

3. We should give *in the spirit of worship and as an act of worship.* Real giving is a high form of worship. Cain and Abel made their offerings to Jehovah, each bringing the fruits of his labor. Abel's offering was an expression of love and gratitude, and thus of worship. Therefore, his offering was acceptable in the eye of Jehovah. This element of worship seemed to be lacking in Cain's offering and hence his offering was rejected.

The minister does well and is justified when he says to the congregation, "Let us worship the Lord in the making of our offering to him." Paul commends the offering of the churches of Macedonia because "first they gave their own selves to the Lord, and to us through the will of God."

God wants not so much the gifts of men. To him belongs all the world's wealth. The gold and silver are his. He claims as his own the cattle upon a thousand hills. God wants not so much the gifts of men as he wants men themselves. Into the money we earn we put ourselves, our brain, our heart, our body, these all we put into the gathering of our possessions. When, therefore, we give our money, we give something, a part, of our very selves. This part of ourselves we give in adoring worship acknowledging that we belong wholly to Jehovah and to his Son who purchased us with his blood.

Ascribe unto Jehovah,
Ye kindreds of the peoples,
Ascribe unto Jehovah
Glory and strength.

Ascribe unto Jehovah
The glory due unto his name:
Bring an offering,
And come into his courts.
—Psalm 96: 7, 8.

4. We should give *with searching of heart.* Jesus said it:

If therefore thou art offering thy gift at the altar, and there rememberest that thy brother hath aught against thee, leave there thy gift before the altar, and go thy way first to be reconciled to thy brother, and then come and offer thy gift.—Matthew 5: 23, 24.

If thou bring thy gift to the altar and there *rememberest.* At the altar we may *remember* what had hitherto been overlooked. At the altar we instinctively scan the horizon. Then we go deeper and probe into things which may have little concerned us. "Leave thy gift"; God cannot accept it if there is wrong between you and your brother. "Leave thy gift before the altar and go thy way; first"—set things right with your fellows. We are to give with faithful searching of heart, with careful scrutiny of life.

5. We should give *intelligently.* To give blindly, to give out of uniformed impulse, is to dishonor God. Such giving can never be real worship. It must be an offense even to a patient and long-suffering God.

It is the essence of stewardship that we shall invest with intelligent care that part of our entrusted possessions which we offer to God. In the complex life of our day with multiplying calls coming from every direction it is neither a simple nor an easy matter to make these investments for the Lord Jesus. Along with the worthy causes many make claims which are not worthy.

The calls which are noisiest and most urgent do not always have the largest merit. Among the worthy calls we must determine relative emphasis.

Intelligent givers! How the Lord's work needs them! Men and women who know the home fields and the foreign fields, who read widely, who think deeply, who make careful discrimination, who give intelligently—these men and women are the salt of the earth, the light of the world.

6. We should give *according to some system.* The demand for system is imperative and fundamental. We dishonor God and belittle ourselves when we give in irregular or haphazard fashion. An obligation so high and involving so much is not to rest upon impulse or chance. The support of such an institution as God's church with its vastly vital enterprises should be based on order and system.

In order to protect himself against insidious selfishness and possible parsimony toward God the believer should establish a system. This means that he should determine what percentage of his income shall go into the Lord's treasury. Dr. F. B. Meyer, speaking out of a long and successful pastoral ministry urges this necessity.

Be careful to put the Lord's money aside. We must not trust in our memories, or generalities. We must be minute, and specific, and careful, some having a bag, others a box, into which the Lord's portion is carefully put; some having a separate banking account; and all having some kind of ledger account, where we may put down what we receive and spend for Christ, that there may be no embezzlement, however inadvertent, of that which is not ours.

IX

OURS: FOR OURSELVES

In meeting our obligation to give into the Lord's treasury we face two elements. There are first of all the claims of our own church and there are the demands of benevolences and missions beyond our church. When we give to our own church we are providing for ourselves, our neighbors and our community. When we respond to benevolent and missionary calls beyond our church we are giving wholly for the sake of others. In this chapter we discuss giving to our own church and hence we offer the heading, *For Ourselves.* In the chapter which follows we consider calls which come from beyond our own community and hence we offer the title, *For Others.* The distinction is of course general in its nature and is not to be unduly pressed. We discuss in this connection two questions, Why should we give to our church? and a companion question, Why should we give *more largely* to our church?

I. Why Should We Give for the Support of Our Church?

This question does not admit of argument. The reasons why we should make contribution for the maintenance of our own church are legion and they are as weighty as they are numerous.

1. *Gratitude prompts it.* The church is our spiritual mother. She brought us to Jesus. She has sustained and trained us in the service of Jesus. Like a nursing mother, she has wept over us and rejoiced with us. Across the centuries the churches have kept alive the fires of gospel truth and they have brought to us the revelation of God in Christ Jesus.

In the pioneer days of early American life the churches in the midst of poverty and every adverse condition battled for truth and integrity. They conquered the conquerors of the new continent and paved the way for an advancing civilization. To the churches, more than to any other single agency, America owes the stability and permanence of her institutions. In the end the safety of property and of life depends more upon the social and moral conditions which the churches help to create than upon the policeman or the sheriff. Mr. Roger W. Babson is a close student of business and as such he holds the confidence of business men. He will hardly be accused of prudery when he declares that the churches with their gospel of honesty and neighborliness hold a kind of balance of power in the commercial life of the nation. Mr. Babson relates the story of a visit in company with a bank president to see some new safety deposit vaults. The president declared that they were the largest and most marvelous vaults in the city. He directed attention to the massive steel construction and the electrical and mechanical devices which protect valuables deposited in the vaults.

While they were looking over the vaults a man came in to rent one of the small boxes. He deposited some papers, together with certain valuables. The box was

slipped back into its place, the man turned the key in the lock and went out with an evident air of satisfaction that his property was safe since it was protected by those great steel doors and those wonderful mechanical appliances.

Not wishing, as he states, to give him a sleepless night, Mr. Babson said nothing but he could not help thinking how easy it would be for that poorly paid humpbacked clerk to make a duplicate of that key before he delivered it to the man who rented the box. With such a duplicate the clerk could have made the man penniless within a few minutes after he left the building. In such case the great vault, the mighty steel door and the wonderful electrical and mechanical appliances would have been valueless. Mr. Babson continues:*

> Of course the point I am making is that the real security which that great bank in Chicago had to offer its clientele lay not in the massive stone columns in front of its structure; nor in the heavy steel doors; nor the electrical and mechanical contrivances. The real strength of that institution rested in the honesty,—the absolute integrity—of its clerks.

2. *Self-respect demands it.* This is by no means an unworthy motive. Self-respect! How can a man respect himself when he disregards the first duty of a steward, when he refuses to recognize the rights of his partners, when he forgets the solemn vows and obligations which he assumed in coming into the church? Insofar as we neglect or fail to bear our share of the burdens of Christ's church, we compel other believers to bear, in addition to their own share, the burdens which are properly ours. Our self-respect and our regard for

*From *Fundamentals of Prosperity* by Roger W. Babson.

our brothers demand of us that we give as we ought lest we place an unfair burden upon others. The Holy Spirit, we may well believe, is grieved by such inequality.

For I mean not that other men be eased and ye burdened; but by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want; that there may be equality.—2 Cor. 8: 13-14.

3. *Self-interest suggests it.* Generous giving is the only sure antidote against the perils of prosperity. The man who acquires wealth, especially if he acquires it rapidly, may well face the question, Am I getting money or is money getting me? A sailor went down in a shipwreck off the California coast with a belt of gold around his waist. He was an expert swimmer and without the extra weight he could have saved his life. Did that man have the gold or did the gold have the man? It was love for us and concern for our best good that prompted Jesus to say:

Lay not up for yourselves treasures upon the earth, where moth and rust consume, and where thieves break through and steal: but lay up for yourselves treasures in heaven, where neither moth nor rust doth consume, and where thieves do not break through nor steal: for where thy treasure is there will thy heart be also.—Matthew 6: 19-21.

4. *Our church is our gateway to the world.* If we are to obey the commandment of Jesus and go into all the world we must go through our own church. When Nehemiah would build the walls of Jerusalem his order was that the men should build "every one over against his house." To our own church we owe a first and peculiar obligation; through our own church we will send out holy light and healing help to the world which lies in darkness.

II. Why Should We Give More Largely to Our Own Church?

Because our churches need a more generous support. The need of God's house was the plea urged by the Holy Spirit through Malachi; "Bring ye the whole tithe into the storehouse that *there may be meat in mine house.*" The actual needs of God's sanctuary were not met. Is it not quite as true of God's churches today? Surely it is the rarely exceptional church which has fully the funds which it needs for its own work. Some of our churches could use well many times as much money as they now have at their disposal. Many churches could easily and profitably expend twice their present allowance. An increase even of ten per cent over the present budget would in many instances bring vastly increased results. The reader could quickly make a list of possible expenditures which might enable the churches to enlarge their programs and increase their ministries. Among other things such a list might comprise the following:

1. More generous salaries to employes. While gratifying advance has been made among this line there may yet be room for improvement. When we consider the larger salaries now offered by the churches, we may well remember that a dollar today is worth only a little more than sixty cents was worth before the World War.

2. Prompt payment of employes. Here again happily the churches have improved their ways. They are coming to meet their obligations as promptly as banks or other business concerns. The God who charged Israel to give even the stranger his hire and not to "let the sun

go down upon it" surely wills that his churches shall not delay the meeting or their just obligations.

A church owed an obligation for certain service and let the account run some weeks without payment. The man to whom it was due needed the money, but rather than present his account charged it off his books. Later the treasurer paid the amount saying, "This ought to have been paid earlier but I really did not have any money in the treasury." Generally honest men and honorable corporations seek to pay their obligations when they fall due and they do this whether they have the money in hand or not. It is more just to borrow and pay necessary interest than to compel some one to carry the account.

3. More workers might be employed. By the genius of our church life the burdens must be largely borne by volunteers, but this voluntary service may be much more effective if there is a small group at the center who can give full time to the service of the church. Where it does not seem practicable to employ a financial secretary, a competent man or woman may be employed for part time to keep the books, to send out statements and otherwise care for the church finances. If the church cannot have an educational director some capable man or woman might be asked to give part time in directing and developing the educational and training departments. The service of one or more students might be utilized in church visiting or other special service during the summer months.

With a more generous budget for its own support almost any church might profitably increase its staff of workers and thus extend its usefulness. Overburdened

pastors might thus be set free from unnecessary cares and details.

4. The pastor and other workers might be sent to assemblies, conferences, and other meetings in which refreshment and instruction are offered. It has become quite customary for the pastor to be asked to go at the expense of the church to the various denominational meetings and to such other gatherings as he may wish to attend. This same courtesy may well be shown other workers in the employ of the church.

Besides the employed workers there are men and women who without compensation give largely of their time who might be enriched and refreshed by attendance upon educational and inspirational gatherings. Many churches put into their annual budgets the special allowance necessary to enable a choice group of their volunteer workers to have these special benefits.

5. Training schools may well be provided with lunch offered free to those taking the study courses. In many churches such schools constitute a well-established feature of church ministry, and provision for these schools is regularly made in the annual budget.

6. A larger and more effective social ministry would be made possible by a generous allowance for its support. There are churches which set apart hundreds of dollars for their music which yet make little or no provision for social programs. It is also true that forward-looking churches here and there are making ample provision in their budgets to meet the legitimate expense incurred for socials, dramatizations and banquets.

7. Larger use of printed matter and of the mails would be possible. With many of our churches there

are here vast unused possibilities. The financial secretary of a large and wealthy church explained that statements and receipts were not sent out oftener "because the postage bill would be too great." Churches may be penny-wise and pound-foolish. A few dollars spent in postage may bring back many dollars and may besides produce invaluable spiritual fruit.

A church bulletin may at small cost offer a medium for announcements and for the giving of information and news throughout the church life. Many churches which are now providing this service might with slightly increased cost greatly extend the usefulness of the church paper.

8. An enlarged budget would make possible better equipment. Churches must constantly spend money for better and fresher tools. Maps, charts, and other teaching devices must replace older material which has served its day. New tables and chairs must be occasionally provided, or old ones must be refreshed and made over. New hymn books must be provided at intervals not alone for the auditorium but also for the departments of the Sunday school and the various B.Y.P.U. organizations. The walls of the church plant will need to be refreshed ever and anon with paper or paint. The libraries which offer a choice collection of books for the workers may well receive gifts each year from the church budget so that the best and brightest books may be at the disposal of the workers in all departments.

And thus on and on, we might go naming provisions which may be offered and tools which may be provided if the church budget would permit. It is safe to say that if these various needs and possibilities could be fully

known by the devoted men and women who love the church and hold themselves ready to sacrifice for it, enlarged and perhaps ample funds would in most instances be quickly offered. It might be profitable to appoint annually a commission composed of discreet workers to make a complete survey of the church plant and of all departments of church work with a view to bringing back a suggestive statement of lines along which enlarged expenditures ought to be made.

X

OURS: FOR OTHERS

If we are to be Christian in any real sense our concern must be *for others.* The support which believers give to their own church is not in any real sense selfish. Through their church believers constantly reach out after others. By its very genius the Christian religion refuses to be limited, but constantly leaps over all bounds and goes ever to others. Charles D. Meigs gives wings to the sentiment and aspiration of all believers when he sings—

Lord, let me live from day to day
In such a self-forgetful way,
That even when I kneel to pray,
My prayer shall be for—OTHERS.

Help me in all the work I do
To ever be sincere and true,
And know that all I'd do for YOU,
Must needs be done for—OTHERS.

And when my work on earth is done,
And my new work in heaven's begun,
May I forget the crown I've won,
While thinking still of—OTHERS.

Others, Lord; yes, others,
Let this my motto be.
Help me to live FOR others
That I may live LIKE thee.

We are to think now of the calls for giving which in a peculiar sense come to us from others.

1. *Our orphanages.* These make a well-nigh universal appeal. The government, the lodges, organizations and institutions of many kinds, are maintaining homes for the care of fatherless and motherless children. The churches may well give their loving benediction to every such effort, but the churches cannot leave to others this Christ-like service.

When we contribute to the orphanages we give to a holy benevolence, thus relieving need of a peculiar and most appealing nature; we give to hospital work because every orphanage maintains its clinic and provides hospital service; we give to Christian education, providing Christian training for those who could not otherwise have it; we give to missions because the orphanage evangelizes the lost and trains the saved for missionary service at home and abroad.

2. *Our hospitals.* The Christian hospital may well stand in the affection of believers close along beside the Christian orphanage. The ministry of Jesus was given almost wholly to healing and teaching. The miracles of Jesus were works of mercy and the larger number of them were wrought for the relief of human disease and suffering. Through modern science it is possible to work wonders as beneficent as Jesus wrought through his miracles. Thus we can open blind eyes, unstop deaf ears, straighten crooked limbs. While we cannot raise the dead, we can do what is even better and greater: we can conquer the diseases which cause death. Our Christian hospitals provide treatment and care for the sick; they do this under Christian influences and in Christian

atmospheres. Moreover our Christian hospitals offer training for nurses who are to give their lives to healing ministries. It has been well demonstrated that Christian people will give cheerfully and generously to the support of Christian hospitals.

3. *Our disabled and aged ministers.* All religious denominations are now offering assistance to ministers who by reason of disease or old age may be dependent. This assistance extends, as it properly should, to their wives and children.

In providing for dependent ministers the churches are really paying adjusted compensation. They are merely giving the ministers what should of right have been given along through the years of their active service. The salaries paid in the past to pastors and other denominational servants have not been a living wage in that they have not been sufficient to enable the ministers to make provisions for declining and unproductive years. But the Relief and Annuity Boards are doing more than offering a stipend as relief for preachers who are indigent. They are offering means by which the denominations may meet the preachers and encourage and assist them in their efforts to make needed provision for the years when incomes may be reduced or cease altogether. Thus the self-respect and desire for independence which every minister must feel is safeguarded. Along these lines the Relief and Annuity Board of the Southern Baptist Convention is working. In this way the Board will doubtless render its largest service.

Such provisions for ministers as are thus provided constitute a wise and productive investment. The usefulness of the preacher through all his active years may

be greatly increased if he is relieved of care and unnecessary concern for what the future may bring to him and to his loved ones.

4. *Our Christian schools.* The full list comprises academies, colleges, universities, training schools, and theological seminaries. It is possible for our youths to enter one of our Christian academies and continue through university and seminary, being all the time in Christian atmosphere and under direct denominational influence.

This system of Christian education justifies itself and merits support because of its direct and constant contribution to the Christian and denominational program. The system has produced an overwhelming majority of pastors and missionaries. It has produced a large number of leading laymen. If in any representative group of pastors and laymen the question is raised as to where training was received, it is always found that a large number have come through Christian schools. The seminaries and training schools constantly send out to the churches men and women equipped for leadership. The following statement from a Christian college may be accepted as typical since it fairly represents the conditions which exist in scores of these institutions which were founded in the faith and the heroic sacrifices of the fathers.

The student body now consists of 505 men. Of the total number, 471 are church members, distributed as follows: 414 are Baptists, 26 are Methodists, 18 are Presbyterians, 4 are Episcopalians, 4 are Catholics, 2 are Associate Reform Presbyterians, 1 is a Lutheran, 1 is a member of the Christian Church, 2 are Jews. Thirty-three are not members of any church, twenty of which expressed preference for the Baptist Church. Sixty-nine of the

present student body have dedicated themselves exclusively to religious work, forty-four are fitting themselves for the legal profession, forty-one looking toward teaching, thirty-three are studying for medicine, eight for engineering, seven for textile work, five for dentistry, five for journalism, five for business, three for accounting, three for surgery, two for chemistry, while 272 declare they are undecided.

5. *Our missionary enterprises.* Christianity is essentially missionary. Jesus was a missionary. Paul was both a home and a foreign missionary. God plans and talks always in terms of the earth and of the world.

"God so loved the *world* . . ."

"God was in Christ reconciling the *world* . . ."

"Go ye into all the *world* . . ."

In his last word spoken on the mountain before the cloud received him out of sight, Jesus outlined his world plan: "Ye shall be witnesses unto me both in Jerusalem, and in all Judea, and in Samaria, and unto the uttermost part of the earth" (Acts 1: 8).

This plan outlined in the first century is the plan now in vogue in the twentieth century. There are four cycles. (1) In Jerusalem; our own community. (2) In Judea; State Missions. (3) In Samaria; Home Missions. (4) In the uttermost part of the earth; Foreign Missions.

The program of the church, like the program of the Lord of the church, must be a world program. To know Jesus is to want the whole world to know him. To be cleansed from sin is to want every living soul to know the cleansing power of the Holy One. The concern of laymen for world evangelization, increasingly manifest in recent years, has been a heartening development. Mr. J. R. Pepper, that staunch layman and consecrated business man, says this word:

The church is in real business—religious business. The church desires to do all the business it can with all the people it can. The church cannot be satisfied with a retail business to a purely local clientage. The church must do a wholesale business, must extend its business to the largest area possible. The church cannot satisfy itself with the business of one continent. The church must seek the patronage of the whole world. The church must invest enough of its capital and men to do a wholesale business in an enterprising way. The rim of the earth is the only limit to the business of the church. If the church is to touch the other man, and the other man is to touch the other man, then the church, of necessity, must reach the utmost limits of the globe before it ceases its effort.

Some Reasons Why We Should Give "for Others"

1. *Jesus trusts us.* This ought to make a mighty appeal to our hearts. Some one has suggested a conversation which might have taken place between the Lord on his return to heaven and the Angel Gabriel. "What provision," said Gabriel, "did you make by which the world might come to know about the redemption which you offered for sinful men?" And then Jesus made reply, "I left it all with Peter and John and the others." But Gabriel, mindful of the infirmities which mark us humans, suggested, "But, Lord, suppose that Peter and John and the other disciples should get busy about other things and neglect to publish the tidings." The Lord replied, "I have made no other provision." Our Saviour has trusted us and he does trust us.

2. *What we give for others often returns to bless us.* Jesus said: "Give and it shall be given unto you, good

measure, pressed down, shaken together shall men give into your bosoms." Out of the Old Testament comes an inspired voice, "There is that that withholdeth more than is meet but it tendeth to poverty; there is that that scattereth abroad and yet increaseth" (Proverbs 11:24).

A home mission secretary was pleading for a new church building which was much needed in a western state. An aged man heard the plea and was deeply impressed. He called the secretary to his home and said, "I have saved a fund for the education of my boy. He is wayward and I have no hope that he will avail himself of my help. I want to give the money to build the church in the West." Soon after the building was completed a revival meeting was in progress. A poor wayward youth far from home walked down the street, and, yielding to the attraction of the lights and the singing, walked in and took a back seat. Memories of his early home and of a praying father and mother stirred his heart and that night he gave the minister his hand in token of a complete surrender to Christ Jesus. When he gave the minister his name, it sounded strangely familiar. The minister asked about his home and people. He was the poor lost son of the man whose gift had made possible the very building in which they were worshipping. Not always in such direct and striking way, but none the less surely and really, God gives back to us what we give for others.

3. *When we give for others we join an innumerable host of glorious givers.* If we will pause and think for a moment they will come trooping before us. There is the brave lad who perished in the fire which destroyed the Iroquois Theater in Chicago. Having made good his

own escape, he broke open a door leading to an alley passage and one by one he carried twenty-seven women and children across to safety. He breathed the hot flames and fell writhing in pain. When they laid him out on the ground below, men and women bemoaned him and tearfully said he was so young to die. Hearing them, the youth said: "Don't grieve for me. Some men get their chance at fifty; some at forty; some at thirty. Mine came at twenty. I have done only my duty."

Still they come, a mighty procession! There are the physicians and nurses who, when the scientists sought to discover and defeat the deadly yellow fever plague, volunteered to shut themselves in with the suspected mosquitoes and never came out. All honor to Dr. Lazear and the brave nurse who cheerfully gave their lives to save the lives of their fellows.

4. *We ought to give "for others" because this is the highest and best expression of giving.* When we give for ourselves, for the support of our own church, for the erection of a building in our own community, we do a worthy and commendable thing. But when we give for others beyond our borders, for others from whom we can never hope to receive again, we exemplify the spirit of Jesus in its real essence. Men of the world feel that they can understand in some measure why men give to their own churches because thus they provide for themselves and their own. Men of the world stand uncovered in the presence of that giving which overleaps all possible self-interest and goes to the realms beyond.

5. *Modern believers are offered world channels for their gifts.* When Paul gathered funds in Europe for the poor saints in Asia he found it necessary to have two

men travel with him at great expense of time and money to carry the bulky offering to Jerusalem. There were of course no banks and no letters of credit. Giving under such conditions was fraught with difficulties. The Old Testament saints were practically shut up to giving for the support of their own religious system and for the relief of their own poor. Wide and appealing are the channels which are open to us. If we wish to send a dollar to some hospital in China we can, through a mission board, with its letters of credit, have it delivered without cost or for a merely trifling cost. If there is a catastrophe in any part of the earth the Red Cross is in position to take our dollar and in an incredibly brief time make it do full duty in Japan or Italy or Brazil. These open channels for gifts beginning with our own church and extending through our state, and our country, and to the uttermost part of the earth may well be a powerful incentive to make large and worthy gifts.

"Give as you would if an angel
Awaited your gift at the door;
Give as you would if to-morrow
Found you where waiting is o'er;
Give as you would to the Master,
If you met his searching look;
Give as you would of your substance,
If his hand the offering took."

XI

OURS: CHURCH FINANCE

The head of a large department store was holding a conference with his associates. Together they were outlining plans and policies for another year. The trend of the conference was on this line: All of our methods are now under review; the fact that we have used certain plans and succeeded with them is no reason why we should continue to use the same plans. Our world is a different world from what it was ten or even five years ago. We have done well; we want to do better. We have succeeded; we want to attain larger success.

Something like this ought to be deep in the hearts of church leaders. It is not enough that the church has done well. Perhaps it ought to do much better. It is not sufficient that all obligations have been met; perhaps much larger obligations ought to be assumed. Surely churches ought to keep pace with the advancing progress which marks other institutions in the community. No church can afford to remain static. Churches, along with all other enterprises, must make progress or they must lose ground.

Progress, real and most gratifying, marks the churches in recent years in the management of their finances. We indicate briefly some lines along which this progress has come. These are also the lines along which the progress and development of the future may be expected to lie.

I. There Has Been a Coordinating of Church Agencies With a View to Bringing the Church Finances Into Unity

This has been necessarily a slow and difficult measure. There have been in many of our churches several agencies in the field making separate appeals for money, having separate treasurers and conducting their financial operations without reference to each other and without any special reference to the church itself. The Sunday school asked the support of its own members, had its own treasurer and conducted its finances quite as if it had been a separate and independent organization. The B.Y.P.U. did the same. The W.M.U. did the same. The *church* made more or less spasmodic appeals and got along as best it might. There were thus at least four agencies seeking offerings and four independent lines of financing. Note some consequences:

1. *Children and many youths gave only to the Sunday school.* They did not grow up with the idea and habit of giving to the church. In giving to the Sunday school they were providing the literature and other materials which they themselves needed and were thus giving wholly or largely for themselves. This training was manifestly narrow and unworthy. Thoughtful workers everywhere are now recognizing that "a more excellent way" is to have all gifts made in the Sunday school to go directly into the church treasury and then supply the needs of the Sunday school out of the general church treasury. Thus the children and all members of the Sunday school contribute directly to the church, while the church itself provides for the necessities of its teaching service. We have here not a minor detail but

rather a fundamental question which must vitally affect the training and attitude of church members.

2. *This haphazard and independent method of separately financing each agency of the church* has served largely to break the appeal of the church and has adversely affected the standing of the church in the community. The appeal of the church for contributions should be unified and should be all-inclusive for the sake of the givers, and for the sake of the church. In order to accomplish this manifestly desirable unity the churches are in increasing numbers asking the Sunday school, the B.Y.P.U., the W.M.U. and the Men's Union to contribute to the church treasury and in turn the churches are meeting the necessary expenses of these organizations.

3. *This independent method of financing* has tended to perpetuate the separateness and independence of the subsidiary organizations within the church. The Sunday school, for example, grew up as a separate and independent institution. At first the Sunday school was conducted outside of the church building. Even when it was admitted into the building, it remained separate in its management and in its financing. Steadily the sentiment has grown for the full incorporation of the Sunday school into the church life. The idea that the Sunday school should be under church control and that the church should elect its officers and teachers has gained ground until it is now deeply rooted. But church control without church support cannot be deeply meaningful. The Sunday school can never be brought into a right relation to the church so long as the Sunday school is left to finance itself apart from the church.

We have used the Sunday school as an example. All that has been said holds equally of the B.Y.P.U. and the W.M.U. In the B.Y.P.U. the young church members are being trained. But if they are to finance their own organization apart from the church they are being trained in the wrong direction. Clearly the members of the B.Y.P.U. organizations should contribute directly to the church and then the church should provide amply for the needs of the B.Y.P.U.

Likewise the W.M.U. has been all too often a money-raising agency within the church, breaking the unity of the appeal made by the church. Thus the vital power of the appeal of the church has been broken and the dignity of the church has been impaired. Gradually the wise custom has grown of having the W.M.U. members contribute to the church program and then having the church treasury meet the necessities of the W.M.U. This cannot affect adversely the inspirational and educational service which our women are rendering in such gratifying fashion.

II. The Churches Have Made Progress in the Wide Adoption of the Budget Plan

The word budget, as we use it here, signifies "a statement of probable revenue and expenditure and of financial proposals for the ensuing year." The budget idea has rooted itself in governmental and commercial circles. The federal government, the states, the counties, and the cities all operate on the budget plan. In a word a statement is prepared showing "probable revenue and expenditure" and then there are "financial proposals for

the ensuing year." This custom prevails in practically all commercial and manufacturing business.

1. *Some advantages of the budget*

(1) The budget constitutes a definite goal toward which the church may work. Thus the church sets for itself a reasonable and attainable standard. There is the challenge which always comes from the adoption of a definite goal.

(2) The offering of a budget offers the members needed data on which to determine what they ought to give. It gives them exact information as to how the desired funds are to be expended. The budget will carry an itemized statement showing just what amount is proposed for each particular object. Such explanations as may be made of the budget and the items it contains will answer questions, clear up difficulties, and pave the way for an intelligent response.

(3) The preparing of a budget substitutes order for chance, system for chaos. It inspires the confidence and commands the respect of people who are careful and orderly in the management of their own affairs. Thus the churches obey the scriptural injunction, "Let all things be done decently and in order."

2. *How prepare the budget*

A careful and discreet committee should prepare the budget which should comprise an itemized statement of all needs for the ensuing year. It is generally necessary to add ten or fifteen per cent for unexpected emergency expenses in order to avoid special offerings. This committee will present its tentative report to the pastor and deacons and these in turn will carry the report to

the church in conference. In the same manner a budget may be made and agreed upon as regards the offerings of the church for general denominational work. When these two budgets are combined we have a single or unified budget.

3. *Special offerings*

Definite agreement should be reached as regards special offerings. Some churches agree that there shall be no special offerings during the year. Some churches arrange for a self-denial offering in the spring and a thank offering in the fall. Some churches permit special offerings in connection with revival meetings, while other churches include this item in the budget. The point upon which it is necessary to insist is that the agreements reached and announced at the beginning of the year shall be sacredly kept throughout the year. Otherwise the budget system is vitiated and its best success is impossible.

III. Progress Has Been Made in the Wider Enlistment of Givers

The introduction and use of the "every-member canvass" marked a new era in church financing. Churches which make no thorough and scientific effort to reach and enlist their membership must now consider themselves on the defensive. How can they justify themselves in the neglect of this reasonable obligation which is reinforced by every consideration of duty to the membership and loyalty to Christ? The duty to seek and secure members carries with it the obligation to train and utilize them for Kingdom ends.

1. *How enlist members*

How shall this annual enlistment be conducted? No two churches will pursue exactly the same method. No church perhaps will pursue exactly the same method as it has hitherto used. We may content ourselves with stating briefly and in bare outline some methods which various churches have pursued.

(1) The every-member canvass. In this the essential steps are as follows:

Select and drill a sufficient number of workers to make the desired canvass quickly and effectively. Presumably the deacons possess special fitness for this work, though many other workers will usually be needed.

Make a roll comprising the entire membership along with others who may be induced to give. Arrange this list in small groups so that a convenient group may be assigned to each of the proposed canvassers.

Let the selected canvassers go out on a given Sunday afternoon and visit the homes of those whose names appear on their lists, seeking from each one a subscription covering the coming year. It seems desirable that these workers should go two and two.

Follow up this initial effort until the last possible contributor is accounted for. It is at this point of the follow-up work that many churches fail. It is vitally important that this work be pressed thoroughly and quickly.

Our people in increasing numbers are, through practical experience, becoming familiar with steps needed in the every-member canvass. If the reader wishes further and fuller guidance he will find it in *Financing a Church*

by Dr. John T. Henderson and in other similar manuals.

(2) The church "at home" day. Some churches have used this suggestion successfully. The church designates a given day and for that day keeps "open house," asking the members to come to the church house to make their pledges and receive their offering envelopes. Later a list is made of those who have not pledged and a careful canvass is made to reach these.

(3) There is yet another method which has much to commend it and which is meeting with increasing favor; in this plan a *given Sunday* is designated and widely announced as the day on which all members and others interested will be asked to make their subscriptions for the coming year. Arrangement is made for the explanations and appeals to be made in each department of the Sunday school. Then in each class the pledge cards are passed and the people are asked to sign them. In the morning and evening services of worship the cards are again passed in an effort to secure subscriptions from any who have not already made them. This effort is of course followed up with a personal canvass.

2. *Suggestions for the enlistment effort*

(1) This effort should, as we have suggested, be made *every year*. Some churches make this canvass with great thoroughness once and then wait two or three years for another similar effort. In such case the loss must be apparent.

(2) This canvass should be *thorough*. A partial effort is unworthy of us. To neglect or overlook people because they can make only small pledges is to miss the true spirit of Christ and to grieve his blessed Spirit. A

deacon said with a frankness which was as refreshing as it was startling: "We have in my church a good many people whose gifts are so small and so difficult to secure that a few of us have agreed to pass them up and to enlarge our subscriptions so as to make up what they would give." Possibly something like this is being done in all too many of our churches.

(3) This canvass should be conducted with *cautious care.* We are on delicate ground when we must ask people for money. We cannot always know the conditions or the ability of the people with whom we deal. Many who are of mature years are yet babes in their development. Some are sensitive. There are those who will need to be guarded against making pledges which they will later find it impracticable to pay. There are those who will need encouragement to make worthy pledges. There are old sores and grievances which must be dealt with at this time. Our purpose certainly is not to secure the largest possible pledges but rather to lead the people to assume reasonable obligations in the meeting of which they will be blessed in their own lives. When we ask one to give money we invite him to give a part of his very self. Levity and flippancy have no place in religious service and they are peculiarly out of place when associated with the offerings which the Lord's people are to bring into his treasury.

(4) This canvass should be accompanied by *informational and educative processes.* Make careful preparation. Be deliberate. Take time. Carry to the entire membership of the church full explanation and complete information regarding the needs to be met and the financial plans of the church. Let the people know

how much money is sought and how it is to be spent. Invite and answer all questions. Let the pastor bring special messages on stewardship and Christian giving. Let him discuss various phases of denominational ministry, such as missions, education and benevolence. Let study classes be conducted. These educative processes may well continue through some weeks.

(5) This financial canvass may well *extend beyond the limits of the church membership.* There are children and young people in the Sunday school who have not yet united with the church. There are the men and women in our organized Bible classes who have not yet yielded to the claims of Jesus. There are the people who hold membership elsewhere and who do not contribute anywhere. These may be won to the church by being enlisted in the support of the church.

3. *Further steps needed throughout the year*

(1) Secure subscriptions from new members as they may be received into the church. Before they leave the church they should be supplied with a box of envelopes through which to make their contributions.

(2) Send a monthly or quarterly statement to all subscribers whether they have paid or are in arrears. If they have paid, such statement will be a receipt. If they are in arrears, the statement will serve as a reminder.

(3) Visit personally those who may fall behind with their subscriptions; secure payment where it is practicable to do so; in cases of sickness or other misfortune it may be advisable to cancel the pledge and let the subscriber make a new start. In such cases the pastor and deacons may wish to offer needed relief.

4. *Envelopes for weekly contributions*

(1) The use of the envelopes serves well both the giver and the treasurer. No other means has yet been devised for the so accurate keeping of the records.

(2) The plan has back of it the suggestion of the Scriptures. "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him."

(3) It accords with the divine injunction: "Bring an offering and come into his courts."

(4) It serves the condition of many givers and enables them to make offerings which would not otherwise be possible. In recognition of this fact other givers may well adjust themselves to the plan to the end that there may be unity of practice in the congregation.

IV. The Following Supplies Are Needed in All Churches Whether Large or Small

1. Pledge cards of suitable size and in sufficient numbers for the making of subscriptions.

2. A suitable book for the treasurer, either permanent or loose-leaf. In this book all financial records are to be kept, all pledges are to be recorded and all payments entered.

3. Offering envelopes to be furnished in cartons to each subscriber for the use in making his contributions.

4. Printed forms to be used monthly, quarterly, and annually in sending receipts, statements, or reminders.

Larger churches may wish to have these needed supplies printed locally and expressly for their own use. It is of course less expensive to secure them from the

Baptist Sunday School Board, Nashville, Tennessee. Samples will be furnished on request.

V. Gratifying Progress Has Been Made in the Business Policies of the Churches in Handling Their Finances

1. *Careful bookkeeping methods have been adopted.* These methods in churches often compare favorably with those in use in the best business institutions. The books and all records are carefully kept. The treasurer is duly bonded. The books and all accounts are regularly audited by a registered accountant. Receipts and statements are sent out with clock-like regularity. An annual statement or balance is sent to each subscriber.

2. *Larger churches are maintaining business offices* which compare favorably with similar offices in banks and other financial institutions. Smaller churches are providing equipment according to their needs and ability.

It is hardly to be expected that such progress and reforms as we have discussed above are going to sweep the country. By their very genius our churches are conservative. They do not take kindly to sudden or rapid changes. It can scarcely be surprising that some churches will cling tenaciously to antiquated methods; that some church officers who in their own affairs have adopted the most modern and approved methods are yet content to let their churches move in deadening ruts. Having thus pointed out certain gratifying progress which the churches are making, we will undertake in the chapters which follow to suggest simple and workable means by which the churches may improve their financing policies.

A Financing Plan Which Has Met With Favor

We outline briefly the salient points in a method of church financing which has been used somewhat widely and which seems to have much to commend it.

1. *The plan.* The plan offers one all-inclusive budget embracing the local church expenses and missions and benevolence. Into this single budget all offerings are made. Such contributions as are made in the Sunday school or in other organizations go directly into the church treasury. Out of this general treasury the Sunday school, the B.Y.P.U., the W.M.U. and any other subsidiary organizations receive the funds necessary to meet their needs, as agreed upon when the budget was arranged.

2. *The method of securing the annual pledges to meet the budget.* The Sunday school, as the inclusive organization in the church, is somewhat largely used for this purpose. The department heads present the claims of the budget to their departments, while the teachers take the matter up with their classes and secure the desired pledges. The needs of the budget are then presented to the morning and evening congregations and further pledges are made. Later a list of those who have not subscribed is made and effort is put forth to enlist these.

3. *The method of receiving payment of the pledges.* In the Sunday school the envelopes are received in the usual way and all offerings go direct into the church treasury. At the preaching services the usual offerings are taken and those who have not brought their envelopes to the Sunday school are asked to make their offering.

These seem to be the salient points stressed by those who advocate this method. In other respects the whole process is such as is ordinarily pursued.

4. *The following advantages are claimed for the method*:

(1) It uses an effective organization which is ready at hand and which has in it, or should have in it, practically all of the members and others who ought to contribute.

(2) It unifies the church program. Everybody supports the church. There are no conflicting or discordant appeals. So long as various organizations in the church go afield to finance themselves so long will the unity of the church be impracticable. Church control without church support does not get us anywhere.

(3) It educates in the right direction. So long as children merely bring money to pay for the literature they use and to support the Sunday school they are robbed of the privilege and blessing of supporting the church. Very early they should learn to support God's world-wide program.

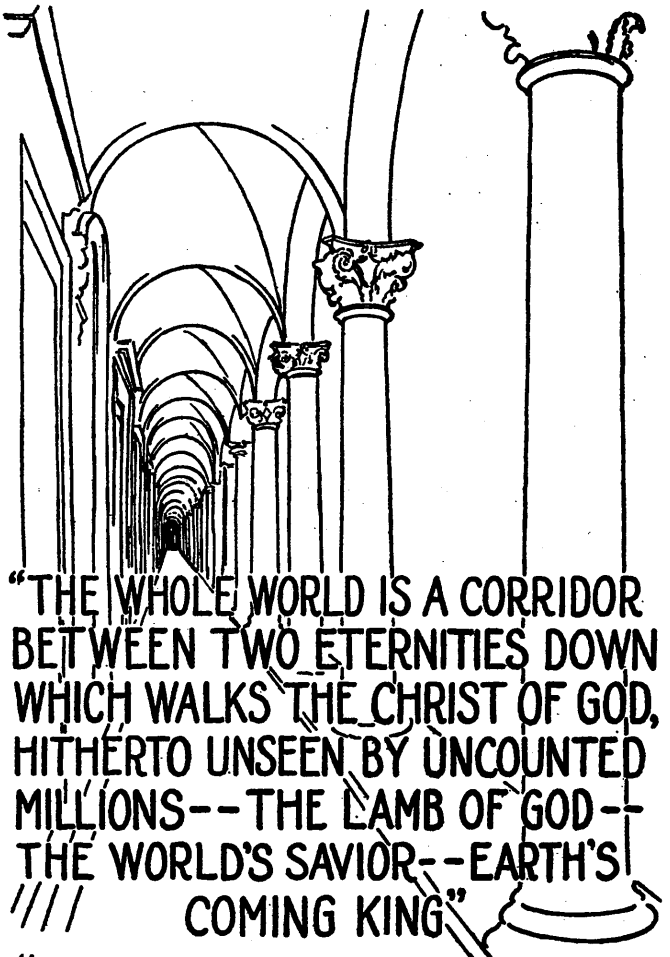
5. *Some possible objections*

(1) Church offerings should be made at the morning hour of worship in order to dignify and honor the *church,* the divine institution. This objection will have weight with those who feel that the morning congregation comprises the *church,* while the gathering in the Sunday school is not the church. Those who so feel will not care for the proposed plan. The objection will carry little weight with those who think that the church is present in the teaching service quite as readily as it is present in the preaching service.

(2) The plan will reduce *church* attendance. This objector is the same as the one who spoke above. He does not regard the teaching service as the church. The *church* assembles at the morning hour of worship. It is, however, the testimony of those who have tried the plan that it tends to increase attendance upon the preaching service. When all of the people make contribution to support the church they feel a quickened interest in all the services of the church.

(3) It is depressing to see a comparatively few worship with their gifts in connection with the preaching of the Word. In reply it may be suggested that such depression fails to materialize when the reason is understood.

Confessedly such a plan as is here proposed must be introduced and used with careful discretion. To introduce the plan where a church is not ready for it is to invite disaster. We do not present the plan as desirable for all churches. It does seem to safeguard certain fundamental interests.



"THE WHOLE WORLD IS A CORRIDOR BETWEEN TWO ETERNITIES DOWN WHICH WALKS THE CHRIST OF GOD, HITHERTO UNSEEN BY UNCOUNTED MILLIONS--THE LAMB OF GOD--THE WORLD'S SAVIOR--EARTH'S COMING KING"

"Wherever Christ does not Reign in a Human Heart Missionary Work is Still Needed"

Francis Wei

XII

OURS: CHURCH FINANCE (Concluded)

We discuss now some of the questions which frequently arise in church financing. It must be manifest that no blanket plans can be made to cover all situations. Here, as elsewhere in these pages, we seek to offer suggestions rather than ready-made solutions for problems. Workers who do not have sufficient initiative to make their own plans and execute them will hardly succeed by using any hard and fast plans which they may find offered in books.

I. Shall the Church Offer a Single or a Double Budget?

Shall the budgets for local church support and general denominational work be separated leaving the people to determine the proportion of their offerings which will go to each? Or shall these two budgets be combined into one all-inclusive budget leaving contributions to be divided on a basis determined by the church? With what we may call the double budget there should be two treasurers, one holding the funds contributed for support of the church, and one accounting for the funds contributed for missions and benevolence. While one treasurer could keep both funds there would seem to be an advantage in having two treasurers.

The real objection to the single budget which is felt by many thoughtful leaders is that with this plan the interests of missions and benevolence may not be safeguarded. The requirements of the church are definite and stated and its obligations fall due at regular intervals. Will the church play fair with the interests of missions and benevolence? For example, we will suppose that there has been agreement to divide the offerings on a fifty-fifty basis as between the needs of the church and denominational work. If the full amount of the budget is raised no question will arise; the amount given will be divided equally between local support and missions. But let us suppose that only 80 per cent of the budget is raised. Will the church take the 50 per cent necessary for its own work and give the remaining 30 per cent for missions? If so the church fails to keep its solemn agreement. The people who gave on the faith that the church would live up to its contract and divide contributions on a fifty-fifty basis have a just grievance. An injustice has been done the brotherhood of churches in that funds which were rightly due to denominational interests are diverted for local uses.

If the interests of missions and benevolences can and will be sacredly and honestly safeguarded, the chief objection to the single budget will be obviated. There are some advantages in the all-inclusive budget.

1. The single budget unifies and simplifies giving methods. Givers are called to face at one time and in one budget their entire obligation to their Lord. It may be said the people will give more largely if they give to two funds than if they bulk their gifts and make offering to one fund. Really, will they? If so, they

would probably give more to four separate funds and still more to eight. Our purpose, as we point out later in this chapter, is not so much to raise the largest possible amount of money, but rather to raise money in such way as to grow character. Would not the giving to one fund for all of the Lord's work be wholesomely educative among our children and youths? Many men and women attest the pleasure which they feel in facing at once their whole obligation to support the whole program of their church.

2. The single budget seems to obliterate distinctions which are more or less artificial. Our Lord is one Lord; his world enterprise is essentially one. It may distinctly help us if we will think of it and give to it in its entirety. It is possible that we have unwittingly hindered God's work by insistence upon our independence and our individuality. Would it not be entirely proper and in accord with New Testament principles for believers to bring their whole offering to the church and let the church as a whole decide how the gathered funds shall be distributed? Many believers are gladly doing this who now wonder that they ever should have wished to sit individually in judgment on various departments of the Lord's work, designating their gifts according to their own inclination.

As regards the single or double budget, one would not wish to be dogmatic. In the experience of the coming years the churches under the guidance of the Holy Spirit will find wisdom to decide this and all similar questions.

II. How Ought Remodelings or New Buildings to Be Financed?

It is customary for churches to care for repairs, new equipment and all similar expenses through the regular budget. Extensive remodelings and new construction constitute exceptional and unusual expenses and these expenses would better be met by separate special subscriptions. These may be payable in cash or they may run through one, two, and three years. If more than three years are required it may seem wise after three years to ask for new subscriptions. The treasurer will wish to carry a separate "building fund" account, or the church may think it wise to have a separate treasurer to care for this fund. If the church works under a single budget, that is, one fund for local work and all benevolences, a duplex envelope may be used in which contributions will be made to the budget and to the building fund. If the church offers two budgets, one for local support and one for benevolences, a tri-plex envelope may be provided so that the regular offerings plus the offering for the building fund may be made in one envelope.

If after these subscriptions are paid there remains a debt which the church wishes to pay through a period of years, such debt may be carried and paid through the regular budget.

When churches wish to borrow for building purposes sums large enough to justify the expense there are financial institutions which gladly issue and sell bonds to provide necessary funds. Many insurance companies are offering money to churches on the basis of long time loans.

Easy financing depends largely upon wise and careful planning. If a building is hastily and unworthily planned, if it only partially meets the needs of the congregation, if it offers waste space, if in any way there is extravagance or unnecessary expense, the later financing will be rendered more difficult. Doubtless there are many instances in which the difficulty in providing needed funds grows largely out of the fact that the building was not planned with thoughtful care.

Easy financing depends also on wise and tactful publicity. The people should be taken into full confidence at all stages of the program. What space is to be provided and why? What type of building is proposed and why? What are the plans for financing and why? These and many similar questions should be fully answered in such a way that the information shall reach the entire membership. Secret conclaves, star-chamber proceedings, lax and indifferent efforts to inform the people may make difficulties in financing.

III. What of the Relation of the Pastor to the Finances of the Church?

Save under exceptional conditions the pastor ought not to be burdened with the details of church finances. The early apostles spoke for the preachers of all time: "It is not meet that we should leave the word of God and serve tables." They spoke also for all preachers who were to follow when they said: "We will give ourselves to prayer and the ministry of the word."

Since the pastor is responsible for the work of the church in its entirety and especially since growth in grace must depend largely upon growth in liberality

and more especially since the very life and progress of the church depend measurably upon sound financing, the pastor cannot evade responsibility for this phase of work in his church. It would seem that he must do at least the following things:

1. In his teaching and preaching the pastor must interpret the will of God as regards property. He must warn against the peril of riches; he must lift his voice against covetousness. He must show the sacredness and value of property.

2. The pastor must interpret to the people the teaching of the Scriptures in regard to giving. His people, many of them, will be eager to know the mind of Jesus in this realm of service and there is scarcely any other than the pastor to whom they can look for guidance and help.

3. The pastor may well mold and direct the general policies of the church as they concern finances. More broadly than most others he understands the principles which should guide here. He can safeguard certain vital interests which are at stake.

4. The pastor may provide and offer literature, both periodicals and books, for his deacons, his treasurer and other workers. The churches should put at the disposal of the pastor a fund sufficient to meet this need.

5. The pastor may plan special training schools in the church for the study of stewardship, giving, and church finances. Such schools will offer special courses of study for the deacons and other officers. Since our churches are democracies it is important that the members in general shall along with the officers pursue these studies.

6. With finances as with evangelism, organization and all other elements of church life, it is spirit and morale that chiefly count. In the creation of holy atmospheres, the maintaining of genuine spiritual interest, the pastor will make his best contribution to the solution of all the problems arising in church life.

Finally it should be said that a just and careful administration of church business makes for easy financing. People will give more freely if they feel that a reasonable economy has been practiced. Extravagance is usually a tendency and a peril of democracies. Any feeling that money has been wasted may affect the response when pledges are asked for another year. People will only give freely when they are fully informed as regards the needs and practices and plans of the church. Confessedly we have here a serious and most difficult problem. The business meetings of the church are usually held on week nights when comparatively small numbers attend. The members may not be eager to secure the information which they ought to have. Nevertheless tactful and persistent efforts should be made to inform the membership as fully and as widely as possible. On such information must be based the hope for securing a general and generous support of the financial plans of the church.

The maintenance of fellowship, the development of brotherliness, the deepening of the spiritual life, are essential if we will solve the money problem in our churches. Whoever forgets and neglects these continuous and fundamental processes ten months in the year and then thinks to put on a drive or a campaign to

secure pledges for another year during which the church is again to rest on its oars, is doomed to failure. If the church is kept wholesome and healthy, unified and spiritual, it will function in happy and generous giving.

QUESTIONS FOR REVIEW AND EXAMINATION

Chapter I

1. What is the New Testament teaching concerning stewardship?
2. Show that this teaching is found in the Old Testament.
3. On what are our Lord's claims to ownership based?
4. How is the stewardship doctrine illustrated in the parable of Mr. Brown?
5. In what sense is one's money a part of oneself?
6. Indicate some difficulties which we face in our effort to grasp and teach stewardship.
7. Show how stewardship levels up property and time.
8. Who is it that may be excused from a recognition of stewardship?

Chapter II

1. Partnership as well as stewardship is taught in the parable of the talents. How?
2. Illustrate the doctrine of partnership in the life of "Mr. Grant."
3. Show how Jesus recognizes partnership when he says, "Render unto Caesar the things which are Caesar's and unto God the things which are God's."
4. What partnership lessons may be gleaned from the parable of the Rich Fool?
5. How does the parable of the Rich Man and Lazarus suggest partnership?
6. Show how the idea of partnership may be recognized in Col. Charles A. Lindbergh.
7. Just how does the parable of John Smith enforce our partnership obligations?

Chapter III

1. Say something as to the peril of covetousness and show how a sense of stewardship will save us from this peril.

2. What is your own reaction as regards the suggestion that the love of money is as terrible in its blight as the thirst for strong drink?
3. Are the preachers in our day guiding the thought of the people as regards money?
4. What of the perils of extravagance?
5. How may a right stewardship save us from the peril of extravagance?
6. Show that a sense of stewardship may make all property and business sacred.
7. How may a right attitude of stewardship solve the giving problem?

Chapter IV

1. Discuss the importance of motive.
2. God is *good*. Why is this a motive for giving?
3. What incentive is there for giving in what God is to us?
4. Show what challenge there is to give in the tasks with which God is engaged.
5. How is the *church* an incentive to giving?
6. Show that the *world* is reason for giving.
7. Why am I myself a motive for giving?

Chapter V

1. How may the love of Jesus constrain men to give?
2. Show how the example of Jesus impels giving.
3. Does Jesus command men to give?
4. Recite instances in which Jesus commended giving.
5. Show how Jesus *accepts giving*.
6. What is meant by the suggestion that Jesus multiplies our gifts?
7. Does Jesus reward giving? How?

Chapter VI

1. A proper question for a steward is, "How much may I keep"? Why?
2. Indicate a safe guide for New Testament stewards.

3. Is the author justified in his deductions concerning two brothers, one of whom was a minister and the other a capitalist? Why?
4. In what sense does the gospel demand that men shall be "unreasonable and unnatural"?
5. What may pastors do about prosperous members?

Chapter VII

1. Show by Scripture teaching in general that believers ought to give at least one-tenth of their income.
2. What are the teachings of Jesus as regards the giving of the tenth?
3. Indicate some "other favoring considerations."
4. State and answer some objections to the tenth as a basis for Christian giving.
5. What does Dr. Skinner mean by his suggestion, "Let the tithe be converted"?
6. Tell how Mr. Wilson was induced to give the tenth.
7. What are some other types of giving besides that which comes out of income?

Chapter VIII

1. Why should men not give to be seen of men?
2. Why should giving be cheerful?
3. What is meant by giving with *searching of heart*?
4. Why should giving be intelligent?
5. Why give according to a system?

Chapter IX

1. Indicate some reasons why the believer should give for the support of his church.
2. Suggest some reasons why the believer should give more largely for the support of his church.

Chapter X

1. List with brief comment some objects beyond the local church to which believers ought to give.
2. Why should believers give "for others"?

Chapter XI

1. What are some consequences of the co-ordinating of church agencies which is in progress?
2. What is meant by the budget plan of church finance?
3. Indicate some advantages of the budget plan.
4. How should the budget be prepared?
5. Suggest some methods for enlisting members in the financial support of the church.
6. Make some suggestions as regards the enlistment effort.
7. What supplies are needed in connection with church financing?
8. Indicate lines along which gratifying progress has been made in the financial policies of the churches.
9. Outline the proposed "financing plan which has met with favor," and indicate your own reaction to this proposal.

Chapter XII

1. Should the church offer a single or a double budget?
2. Indicate some advantages of the single budget.
3. Say something as to the pastor's relation to the finances of the church.
4. Show how a just and careful administration of church business may affect the response of the members to its financial appeals.
5. What bearing may the general spirit pervading the church have upon the giving of the people?

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